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STATESSECURITIES AND EXCHANGE COMMISSIONWashington, D.C. 20549FORMÂ 10-Q â˜’ QUARTERLY REPORT PURSUANT TO SECTIONÂ 13 OR 15(d)Â OF THE SECURITIES EXCHANGE ACT OFÂ 1934For the quarterly period ended JuneÂ 30, 2024 orÂ˜ TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934For the transition period from toCommission file numberÂ 000-24939 EAST WEST BANCORP,Â INC.(Exact name of registrant as specified in its charter)Delaware (State or other jurisdiction of incorporation or organization)95-4703316 (I.R.S. Employer Identification No.)135 North Los Robles Ave., 7thÂ Floor, Pasadena, California 91101 (Address of principal executive offices) (Zip Code)Registrantâ€™s telephone number, including area code:(626)Â 768-6000 Securities registered pursuant to SectionÂ 12(b)Â of the Act:Â Title of each classTrading Symbol(s)Name of each exchangeÂ on which registeredCommon Stock, par value $0.001 per shareEWBCThe Nasdaq Global Select MarketÂ Â Â Â Indicate by check mark whether the registrant (1)Â has filed all reports required to be filed by SectionÂ 13 or 15(d)Â of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2)Â has been subject to such filing requirements for the past 90 days.Yes â˜’ No â˜Â Â Â Â Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to RuleÂ 405 of Regulation S-T (Â§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files).Yes â˜’ No â˜Â Â Â Â Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company, or an emerging growth company. See the definitions of â€œlarge accelerated filer,â€ â€œaccelerated filer,â€ â€œsmaller reporting company,â€ and â€œemerging growth companyâ€ in RuleÂ 12b-2 of the Exchange Act.Large accelerated filerâ˜’Accelerated filerâ˜Non-accelerated filerâ˜Smaller reporting companyâ˜Emerging growth companyâ˜Â Â Â Â If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. â˜Â Â Â Â Indicate by check mark whether the registrant is a shell company (as defined in RuleÂ 12b-2 of the Exchange Act).YesÂ â˜Â NoÂ â˜’Â Â Â Â Number of shares outstanding of the issuerâ€™s common stock on the latest practicable date: 138,605,194 shares as of JulyÂ 31, 2024.TABLE OF CONTENTSPageFORWARD-LOOKING STATEMENTS3PART I â€” FINANCIAL INFORMATION4ItemÂ 1.Consolidated Financial Statements4Consolidated Balance Sheets (Unaudited)4Consolidated Statement of Income (Unaudited)5Consolidated Statement of Comprehensive Income (Unaudited)6Consolidated Statement of Changes in Stockholdersâ€™ Equity (Unaudited)7Consolidated Statement of Cash Flows (Unaudited)8Notes to Consolidated Financial Statements (Unaudited)10Â Â 1 â€” Basis of Presentation10Â Â 2 â€” Current Accounting Developments and Summary of Significant Accounting Policies10Â Â 3 â€” Fair Value Measurement and Fair Value of Financial Instruments11Â Â 4 â€” Securities Purchased under Resale Agreements21Â Â 5 â€” Securities22Â Â 6 â€” Derivatives28Â Â 7 â€” Loans Receivable and Allowance for Credit Losses35Â Â 8 â€” Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net51Â Â 9 â€” Goodwill5210 â€” Short-Term Borrowings and Long-Term Debt5311 â€” Commitments and Contingencies5312 â€” Stock Compensation Plans5513 â€” Stockholdersâ€™ Equity and Earnings Per Share5614 â€” Accumulated Other Comprehensive Income (Loss)5615 â€” Business Segments58ItemÂ 2.Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations61ItemÂ 3.Quantitative and Qualitative Disclosures About Market Risk103ItemÂ 4.Controls and Procedures103PARTÂ II â€” OTHER INFORMATION104ItemÂ 1.Legal Proceedings104ItemÂ 1A.Risk Factors104ItemÂ 2.Unregistered Sales of Equity Securities and Use of Proceeds105ItemÂ 5.Other Information105ItemÂ 6.Exhibits106GLOSSARY OF ACRONYMS107SIGNATURE1082Forward-Looking StatementsCertain matters discussed in this Quarterly Report on Form 10-Q (this â€œForm 10-Qâ€) contain â€œforward-looking statementsâ€ that are intended to be covered by the safe harbor for such statements provided by the Private Securities Litigation Reform Act of 1995. East West Bancorp, Inc. (referred to herein on an unconsolidated basis as â€œEast Westâ€ and on a consolidated basis as the â€œCompany,â€ â€œwe,â€ â€œus,â€ â€œourâ€ or â€œEWBCâ€) may make forward-looking statements in other documents that it files with, or furnishes to, the United States (â€œU.S.â€) Securities and Exchange Commission (â€œSECâ€) and management may make forward-looking statements to analysts, investors, media members and others. Forward-looking statements are those that do not relate to historical facts and that are based on current assumptions, beliefs, estimates, expectations and projections, many of which, by their nature, are inherently uncertain and beyond the Companyâ€™s control. Forward-looking statements may relate to various matters, including the Companyâ€™s financial condition, results of operations, plans, objectives, future performance, business or industry, and usually can be identified by the use of forward-looking words such as â€œanticipates,â€ â€œassumes,â€ â€œbelieves,â€ â€œcan,â€ â€œcontinues,â€ â€œcould,â€ â€œestimates,â€ â€œexpects,â€ â€œforecasts,â€ â€œgoal,â€ â€œintends,â€ â€œlikely,â€ â€œmay,â€ â€œmight,â€ â€œobjective,â€ â€œplans,â€ â€œpotential,â€ â€œprojects,â€ â€œremains,â€ â€œshould,â€ â€œtarget,â€ â€œtrend,â€ â€œwill,â€ â€œwould,â€ or similar expressions or variations thereof, and the negative thereof, but these terms are not the exclusive means of identifying such statements. You should not place undue reliance on forward-looking statements, as they are subject to risks and uncertainties.Factors that might cause future results to differ materially from historical performance and any forward-looking statements include, but are not limited to:â€¢changes in local, regional and global business, economic and political conditions, and natural or geopolitical events;â€¢the soundness of other financial institutions and the impacts related to or resulting from bank failures and other industry volatility, including potential increased regulatory requirements, Federal Deposit Insurance Corporation insurance premiums and assessments, and deposit withdrawals;â€¢changes in laws or the regulatory environment, including trade, monetary and fiscal policies and laws and current or potential disputes between the U.S. and the Peopleâ€™s Republic of China;â€¢changes in the commercial and consumer real estate markets;â€¢changes in consumer or commercial spending, savings and borrowing habits, and patterns and behaviors;â€¢the Companyâ€™s ability to compete effectively against financial institutions and other entities, including as a result of emerging technologies;â€¢the success and timing of the Companyâ€™s business strategies;â€¢the Companyâ€™s ability to retain key officers and employees;â€¢changes in key variable market interest rates, competition, regulatory requirements and product mix;â€¢changes in the Companyâ€™s costs of operation, compliance and expansion;â€¢disruption, failure in, or breach of, the Companyâ€™s operational or security systems or infrastructure, or those of third-party vendors with which the Company does business, including as a result of cyber-attacks, and the disclosure or misuse of confidential information;â€¢the adequacy of the Companyâ€™s risk management framework;â€¢future credit quality and performance, including expectations regarding future credit losses and allowance levels;â€¢adverse changes to the Companyâ€™s credit ratings;â€¢legal proceedings, regulatory investigations and their resolution;â€¢the Companyâ€™s capital requirements and its ability to generate capital internally or raise capital on favorable terms;â€¢the impact on the Companyâ€™s liquidity due to changes in the Companyâ€™s ability to receive dividends from its subsidiaries; andâ€¢any strategic acquisitions or divestitures and the introduction of new or expanded products and services or other events that may directly or indirectly result in a negative impact on the financial performance of the Company and its customers.For a more detailed discussion of some of the factors that might cause such differences, see the Companyâ€™s Annual Report on Form 10-K for the year ended December 31, 2023, filed with the SEC on FebruaryÂ 29, 2024 (the â€œCompanyâ€™s 2023 Form 10-Kâ€) under the heading Item 1A. Risk Factors. You should treat forward-looking statements as speaking only as of the date they are made and based only on information then actually known to the Company. The Company does not undertake, and specifically disclaims any obligation to update or revise any forward-looking statements to reflect the occurrence of events or circumstances after the date of such statements except as required by law.3PART I â€” FINANCIAL INFORMATIONITEM 1. CONSOLIDATED FINANCIAL STATEMENTSEAST WEST BANCORP,Â INC. AND SUBSIDIARIESCONSOLIDATED BALANCE SHEETS($ in thousands, except shares)(Unaudited)June 30,2024December 31,2023ASSETSCash and due from banks$460,611Â $444,793Â Interest-bearing cash with banks3,905,080Â 4,170,191Â Cash and cash equivalents4,365,691Â 4,614,984Â Interest-bearing deposits with banks24,530Â 10,498Â Securities purchased under resale agreements (â€œresale agreementsâ€)485,000Â 785,000Â Securities:Available-for-sale (â€œAFSâ€) debt securities, at fair value (amortized cost of $9,644,377 and $6,916,491) 8,923,528Â 6,188,337Â Held-to-maturity (â€œHTMâ€) debt securities, at amortized cost (fair value of $2,405,227 and $2,453,971)2,938,250Â 2,956,040Â Loans held-for-sale18,909Â 116Â Loans held-for-investment (net of allowance for loan losses of $683,794 and $668,743)52,084,115Â 51,542,039Â Affordable housing partnership, tax credit and Community Reinvestment Act (â€œCRAâ€) investments, net956,428Â 905,036Â Premises and equipment (net of accumulated depreciation of $162,030 and $157,622)81,675Â 86,370Â Goodwill465,697Â 465,697Â Operating lease right-of-use assets81,941Â 94,024Â Other assets2,042,508Â 1,964,743Â TOTAL$72,468,272Â $69,612,884Â LIABILITIESDeposits:Noninterest-bearing$14,922,741Â $15,539,872Â Interest-bearing45,077,044Â 40,552,566Â Total deposits59,999,785Â 56,092,438Â Bank Term Funding Program (â€œBTFPâ€) borrowingsâ€”Â 4,500,000Â Federal Home Loan Bank (â€œFHLBâ€) advances3,500,000Â â€”Â Long-term debt and finance lease liabilities36,141Â 153,011Â Operating lease liabilities89,644Â 102,353Â Accrued expenses and other liabilities1,627,588Â 1,814,248Â Total liabilities65,253,158Â 62,662,050Â COMMITMENTS AND CONTINGENCIES (Note 11)STOCKHOLDERSâ€™ EQUITYCommon stock, $0.001 par value, 200,000,000 shares authorized; 169,882,407 and 169,372,230 shares issued170Â 169Â Additional paid-in capital2,007,388Â 1,980,818Â Retained earnings6,873,653Â 6,465,230Â Treasury stock, at cost 31,277,970 and 29,344,863 shares(1,011,924)(874,787)Accumulated other comprehensive loss (â€œAOCIâ€), net of tax(654,173)(620,596)Total stockholdersâ€™

equity7,215,114Â 6,950,834Â TOTAL$72,468,272Â $69,612,884Â See accompanying Notes to Consolidated Financial Statements.4EAST WEST BANCORP,Â INC. AND SUBSIDIARIESCONSOLIDATED STATEMENT OF INCOME($ and shares in thousands, except per share data)(Unaudited)Three Months Ended June 30,Six Months Ended June 30,20242023INTEREST AND DIVIDEND INCOMELoans receivable, including fees$868,441Â $771,264Â $1,734,830Â $1,499,650Â Debt securities111,732Â 68,970Â 187,124Â 134,901Â Resale agreements1,885Â 3,969Â 8,000Â 8,472Â Restricted equity securities2,950Â 936Â 4,289Â 1,975Â Interest-bearing cash and deposits with banks49,406Â 60,995Â 123,788Â 96,642Â Total interest and dividend income1,034,414Â 906,134Â 2,058,031Â 1,741,640Â INTEREST EXPENSEDeposits431,482Â 287,477Â 837,681Â 504,271Â Federal funds purchased and other short-term borrowings32Â 49,032Â 42,138Â 57,857Â FHLB advances48,840Â â€”Â 56,579Â 6,430Â Securities sold under repurchase agreements (â€œrepurchase agreementsâ€) 58Â 211Â 93Â 1,263Â Long-term debt and finance lease liabilities773Â 2,668Â 3,172Â 5,212Â Total interest expense481,185Â 339,388Â 939,663Â 575,033Â Net interest income before provision for credit losses553,229Â 566,746Â 1,118,368Â 1,166,607Â Provision for credit losses37,000Â 26,000Â 62,000Â 46,000Â Net interest income after provision for credit losses516,229Â 540,746Â 1,056,368Â 1,120,607Â NONINTEREST INCOMEDeposit account fees25,649Â 23,369Â 50,597Â 46,423Â Lending fees24,340Â 20,901Â 47,265Â 41,487Â Foreign exchange income12,924Â 12,167Â 24,393Â 23,476Â Wealth management fees9,478Â 6,944Â 18,115Â 13,291Â Customer derivative income5,764Â 7,373Â 9,514Â 9,937Â Net gains (losses) on sales of loans56Â (7)15Â (29)Net gains (losses) on AFS debt securities1,785Â â€”Â 1,834Â (10,000)Other investment income586Â 4,003Â 3,401Â 5,924Â Other income4,091Â 3,881Â 8,527Â 8,100Â Total noninterest income84,673Â 78,631Â 163,661Â 138,609Â NONINTEREST EXPENSECompensation and employee benefits133,588Â 124,937Â 275,400Â 254,591Â Occupancy and equipment expense15,031Â 16,088Â 30,261Â 31,675Â Deposit insurance premiums and regulatory assessments10,708Â 8,262Â 30,357Â 16,172Â Deposit account expense12,050Â 10,559Â 24,238Â 20,168Â Computer software and data processing expenses11,392Â 10,692Â 22,736Â 21,399Â Other operating expense37,613Â 35,337Â 71,058Â 70,207Â Amortization of tax credit and CRA investments16,052Â 55,914Â 29,259Â 66,024Â Total noninterest expense236,434Â 261,789Â 483,309Â 480,236Â INCOME BEFORE INCOME TAXES364,468Â 357,588Â 736,720Â 778,980Â INCOME TAX EXPENSE76,238Â 45,557Â 163,415Â 144,510Â NET INCOME$288,230Â $312,031Â $573,305Â $634,470Â EARNINGS PER SHARE (â€œEPSâ€)BASIC$2.07Â $2.21Â $4.12Â $4.49Â DILUTED$2.06Â $2.20Â $4.09Â $4.47Â WEIGHTED-AVERAGE NUMBER OF SHARES OUTSTANDINGBASIC138,980Â 141,468Â 139,195Â 141,291Â DILUTED139,801Â 141,876Â 140,047Â 141,910Â See accompanying Notes to Consolidated Financial Statements.5EAST WEST BANCORP,Â INC. AND SUBSIDIARIESCONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME($ in thousands)(Unaudited)Three Months Ended June 30,Six Months Ended June 30,20242023Net income$288,230Â $312,031Â $573,305Â $634,470Â Other comprehensive income (loss), net of tax:Net changes in unrealized gains (losses) on AFS debt securities7,516Â (43,618)5,199Â 7,701Â Amortization of unrealized losses on debt securities transferred from AFS to HTM2,708Â 2,816Â 5,396Â 5,578Â Net changes in unrealized losses on cash flow hedges(353)(53,887)(46,683)(25,274)Foreign currency translation adjustments(1,311)(7,249)2,511Â (4,308)Other comprehensive income (loss)8,560Â (101,938)(33,577)(16,303)COMPREHENSIVE INCOME$296,790Â $210,093Â $539,728Â $618,167Â See accompanying Notes to Consolidated Financial Statements.6EAST WEST BANCORP,Â INC. AND SUBSIDIARIESCONSOLIDATED STATEMENT OF CHANGES IN STOCKHOLDERSâ€™ EQUITY($ in thousands, except shares and per share data)(Unaudited)Common Stock and Additional Paid-in CapitalRetained EarningsTreasury StockAOCI, Net of TaxTotal Stockholdersâ€™ EquitySharesAmountBALANCE, APRIL 1, 2023141,395,800Â $1,947,687Â $5,832,291Â $(790,653)$(679,994)$6,309,331Â Net incomeâ€”Â â€”Â 312,031Â â€”Â â€”Â 312,031Â Other comprehensive lossâ€”Â â€”Â â€”Â â€”Â (101,938)(101,938)Issuance of common stock pursuant to various stock compensation plans and agreements111,097Â 12,097Â â€”Â â€”Â â€”Â 12,097Â Repurchase of common stock pursuant to various stock compensation plans and agreements(23,229)â€”Â â€”Â (1,237)â€”Â (1,237)Cash dividends on common stock ($0.48 per share)â€”Â â€”Â (68,587)â€”Â â€”Â (68,587)BALANCE, JUNE 30, 2023141,483,668Â $1,959,784Â $6,075,735Â $(791,890)$(781,932)$6,461,697Â BALANCE, APRIL 1, 2024139,121,162Â $1,993,976Â $6,662,919Â $(970,930)$(662,733)$7,023,232Â Net incomeâ€”Â â€”Â 288,230Â â€”Â â€”Â 288,230Â Other comprehensive incomeâ€”Â â€”Â â€”Â â€”Â 8,560Â 8,560Â Issuance of common stock pursuant to various stock compensation plans and agreements46,938Â 13,582Â â€”Â â€”Â â€”Â 13,582Â Repurchase of common stock pursuant to various stock compensation plans and agreements(3,018)â€”Â â€”Â (214)â€”Â (214)Repurchase of common stock pursuant to the stock repurchase program(560,645)â€”Â â€”Â (40,780)â€”Â (40,780)Cash dividends on common stock ($0.55 per share)â€”Â â€”Â (77,496)â€”Â â€”Â (77,496)BALANCE, JUNE 30, 2024138,604,437Â $2,007,558Â $6,873,653Â $(1,011,924)$(654,173)$7,215,114Â Common Stock and Additional Paid-in CapitalRetained EarningsTreasury StockAOCI, Net of TaxTotal Stockholdersâ€™ EquitySharesAmountBALANCE, JANUARY 1, 2023140,947,846Â $1,936,557Â $5,582,546Â $(768,862)$(765,629)$5,984,612Â Cumulative-effect of change in accounting principle (1)â€”Â â€”Â (4,262)â€”Â â€”Â (4,262)Net incomeâ€”Â â€”Â 634,470Â â€”Â â€”Â 634,470Â Other comprehensive lossâ€”Â â€”Â â€”Â â€”Â (16,303)(16,303)Issuance of common stock pursuant to various stock compensation plans and agreements851,819Â 23,227Â â€”Â â€”Â â€”Â 23,227Â Repurchase of common stock pursuant to various stock compensation plans and agreements(315,997)â€”Â â€”Â (23,028)â€”Â (23,028)Cash dividends on common stock ($0.96 per share)â€”Â â€”Â (137,019)â€”Â â€”Â (137,019)BALANCE, JUNE 30, 2023141,483,668Â $1,959,784Â $6,075,735Â $(791,890)$(781,932)$6,461,697Â BALANCE, JANUARY 1, 2024140,027,367Â $1,980,987Â $6,465,230Â $(874,787)$(620,596)$6,950,834Â Cumulative-effect of change in accounting principle (2)â€”Â â€”Â (9,482)â€”Â â€”Â (9,482)Net incomeâ€”Â â€”Â 573,305Â â€”Â â€”Â 573,305Â Other comprehensive lossâ€”Â â€”Â â€”Â â€”Â (33,577)(33,577)Issuance of common stock pursuant to various stock compensation plans and agreements510,177Â 26,571Â â€”Â â€”Â â€”Â 26,571Â Repurchase of common stock pursuant to various stock compensation plans and agreements(190,611)â€”Â â€”Â (13,916)â€”Â (13,916)Repurchase of common stock pursuant to the stock repurchase plan(1,742,496)â€”Â â€”Â (123,221)(123,221)Cash dividends on common stock ($1.10 per share)â€”Â â€”Â (155,400)â€”Â â€”Â (155,400)BALANCE, JUNE 30, 2024138,604,437Â $2,007,558Â $6,873,653Â $(1,011,924)$(654,173)$7,215,114Â (1)Represents the change in the Companyâ€™s allowance for loan losses as a result of the adoption of Accounting Standards Update (â€œASUâ€) 2022-02, Financial Instruments - Credit Losses (Topic 326): Troubled Debt Restructurings and the Vintage Disclosures on January 1, 2023.(2)Represents the impact of the adoption of ASU 2023-02, Investments - Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method on January 1, 2024. Refer to Note 2 â€” Current Accounting Developments and Summary of Significant Accounting Policies in this Form 10-Q for additional information.See accompanying Notes to Consolidated Financial Statements.7EAST WEST BANCORP,Â INC. AND SUBSIDIARIESCONSOLIDATED STATEMENT OF CASH FLOWS($ in thousands)(Unaudited)Six Months Ended June 30,20242023CASH FLOWS FROM OPERATING ACTIVITIESNet income $573,305Â $634,470Â Adjustments to reconcile net income to net cash provided by operating activities:Â Â Provision for credit losses62,000Â 46,000Â Depreciation and amortization 100,372Â 106,579Â Amortization of premiums (accretion of discount), net6,054Â (10,489)Stock compensation costs23,654Â 20,439Â Deferred income tax (benefit) expense(8,963)1,098Â Net (gains) losses on sales of loans(15)29Â Net (gains) losses on AFS debt securities(1,834)10,000Â Impairment on other real estate owned (â€œOREOâ€) and other foreclosed assets2,576Â â€”Â Net gains on sales of OREO and other foreclosed assetsâ€”Â (3,071)Loans held-for-sale:Originations and purchases(850)â€”Â Proceeds from sales and paydowns/payoffs of loans originally classified as held-for-sale992Â â€”Â Distributions received from equity method investees3,556Â 2,696Â Net change in accrued interest receivable and other assets (6,640)(273,537)Net change in accrued expenses and other liabilities(222,985)(55,634)Other operating activities, net(5,811)1,225Â Total adjustments (47,894)(154,665)Net cash provided by operating activities525,411Â 479,805Â CASH FLOWS FROM INVESTING ACTIVITIESÂ Â Net (increase) decrease in:Â Â Affordable housing partnership, tax credit and CRA investments(150,217)(69,946)Interest-bearing deposits with banks(14,226)121,774Â Assets purchased under resale agreements:Proceeds from paydowns and maturities300,000Â 169,917Â Purchasesâ€”Â (12,725)AFS debt securities:Proceeds from sales1,252,859Â â€”Â Proceeds from repayments, maturities and redemptions807,695Â 623,108Â Purchases(4,854,571)(594,214)HTM debt securities:Proceeds from repayments, maturities and redemptions25,577Â 33,882Â Loans held-for-investment:Proceeds from sales of loans originally classified as held-for-investment376,456Â 302,811Â Purchases(390,440)(272,637)Other changes in loans held-for-investment, net(562,088)(1,649,160)Redemption of trust preferred securities 3,558Â â€”Â Proceeds from sales of OREO and other foreclosed assets7,648Â 3,341Â Distributions received from equity method investees5,173Â 13,113Â Purchases of FHLB stock(84,666)â€”Â Other investing activities, net(7,052)(9,511)Net cash used in investing activities(3,284,294)(1,340,247)See accompanying Notes to Consolidated Financial Statements.8EAST WEST BANCORP,Â INC. AND SUBSIDIARIESCONSOLIDATED STATEMENT OF CASH FLOWS($ in thousands)(Unaudited)(Continued)Six Months Ended June 30,20242023CASH FLOWS FROM FINANCING ACTIVITIESÂ Â Net change in deposits3,921,454Â (262,287)Net change in short-term borrowings(4,500,000)4,500,017Â FHLB advances:Proceeds 3,500,000Â 6,000,000Â Repaymentâ€”Â (6,000,000)Repurchase agreements:Repaymentâ€”Â (300,000)Extinguishment costâ€”Â (3,872)Long-term debt and lease liabilities:Repayment of junior subordinated debt and lease liabilities(117,020)(421)Common stock:Proceeds from issuance pursuant to various stock compensation plans and agreements1,580Â 1,563Â Stock tendered for payment of withholding taxes(13,916)(23,028)Repurchase of common stocks pursuant to the stock repurchase program(123,221)â€”Â Cash dividends paid(155,867)(138,914)Net cash provided by financing activities2,513,010Â 3,773,058Â Effect of exchange rate changes on cash and cash equivalents(3,420)(16,513)NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS (249,293)2,896,103Â CASH AND CASH EQUIVALENTS, BEGINNING OF PERIOD4,614,984Â 3,481,784Â CASH AND CASH EQUIVALENTS, END OF PERIOD$4,365,691Â $6,377,887Â SUPPLEMENTAL CASH FLOW INFORMATION:Cash paid during the period for:Interest$1,082,024Â $504,774Â Income taxes, net$232,191Â $255,432Â Noncash investing and financing activities:Loans transferred from held-for-investment to held-for-sale$339,615Â $280,026Â Loans transferred to OREO and other foreclosed assets$31,863Â $â€”Â See accompanying Notes to Consolidated Financial Statements.9EAST WEST BANCORP,Â INC. AND SUBSIDIARIESNOTES TO CONSOLIDATED FINANCIAL STATEMENTS(Unaudited)Note 1 â€” Basis of PresentationEast West Bancorp, Inc. is a registered bank holding company that offers a full range of banking services to individuals and businesses through its subsidiary bank, East West Bank and its subsidiaries (â€œEast West Bankâ€ or the â€œBankâ€). The unaudited interim Consolidated Financial Statements in this Quarterly Report on FormÂ 10-Q (this â€œForm 10-Qâ€) include the accounts of East West, East West Bank and East Westâ€™s subsidiaries. Intercompany transactions and accounts have been eliminated in consolidation. As of JuneÂ 30, 2024, East West also has one wholly-owned subsidiary that is a statutory business trust (the â€œTrustâ€). In accordance with Financial Accounting Standards Board Accounting Standards Codification (â€œASCâ€) Topic 810, Consolidation, the Trust is not included on the Consolidated Financial Statements.The unaudited interim Consolidated Financial Statements are presented in accordance with U.S. Generally Accepted Accounting Principles (â€œGAAPâ€), applicable guidelines prescribed by regulatory authorities and general practices in the banking industry. While the unaudited interim Consolidated Financial Statements reflect all adjustments that, in the opinion of management, are necessary for fair presentation, they primarily serve to update the Companyâ€™s 2023 Form 10-K, and may not include all the information and notes necessary to constitute a complete set of financial statements. Accordingly, they should be read in conjunction with the audited Consolidated Financial Statements and notes thereto included in the Companyâ€™s 2023 Form 10-K.The preparation of the Consolidated Financial Statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the Consolidated Financial Statements, income and expenses during the reporting periods, and the related disclosures. Although our estimates consider current conditions and how we expect them to change in the future, it is reasonably possible that actual results could be materially different from those estimates. Hence, the current periodâ€™s results of operations are not necessarily indicative of results that may be expected for any future interim period or for the year as a whole. Certain items on the Consolidated Financial Statements and notes for the prior periods have been reclassified to conform to the current presentation. Events subsequent to the Consolidated Balance Sheet date have been evaluated through the date the Consolidated Financial Statements are issued for inclusion in the accompanying Consolidated Financial Statements.Note 2 â€” Current Accounting Developments and Summary of Significant Accounting PoliciesAccounting Pronouncements Adopted in 2024StandardRequired Date of AdoptionDescriptionEffect on Financial StatementsASU 2023-02, Investments â€” Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization MethodJanuary 1, 2024ASU 2023-02 expands the scope of the proportional amortization method (â€œPAMâ€) to equity tax credit investment programs if certain conditions are met. Previously, PAM could only be used for investments in low-income housing tax credit structures. Under this guidance, companies are able to elect, on a tax credit program-by-tax credit program basis, to apply PAM to all equity investments meeting the criteria in ASC 323-740-25-1.The amendments in this guidance must be applied on a modified retrospective or a retrospective basis.The Company adopted ASU 2023-02 on January 1, 2024, for all tax credit investments under a modified retrospective basis. The impact of the adoption decreased opening retained earnings on January 1, 2024 by $9 million.The following standards were also adopted on January 1, 2024, but they did not have a material impact on the Companyâ€™s Consolidated Financial Statements:â€¢ASU 2023-01, Leases (Topic 842): Common Control Arrangementsâ€¢ASU 2022-03, Fair Value Measurement (Topic 820) Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions 10Significant Accounting Policies UpdateIncome Taxes â€” The Company has elected to apply PAM to qualifying affordable housing partnership, new markets, historic, production and renewable energy tax credit investments. Under PAM, the Company amortizes the initial cost of the investment in proportion to the income tax credits and other income tax benefits received, and recognizes the amortization in Income tax expense on the Consolidated Statement of Income.Note 3 â€” Fair Value Measurement and Fair Value of Financial InstrumentsUnder applicable accounting standards, the Company measures a portion of its assets and liabilities at fair value. These assets and liabilities are predominantly recorded at fair value on a recurring basis. From time to time, certain assets and liabilities are measured at fair value on a nonrecurring basis; that is, they are subject to fair value adjustments only as required through the application of an accounting method such as lower of cost or fair value or write-down of individual assets. The Company categorizes its assets and liabilities into three levels based on the established fair value hierarchy and conducts a review of fair value hierarchy classifications on a quarterly basis. For more information regarding the fair value hierarchy and how the Company measures fair value, see Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Fair Value to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K.Assets and Liabilities Measured at Fair Value on a Recurring BasisThe following section describes the valuation methodologies used by the Company to measure financial assets and liabilities on a recurring basis, as well as the general classification of these instruments within the fair value hierarchy.Available-for-Sale Debt Securities â€” The fair value of AFS debt securities is generally determined by independent external pricing service providers who have experience in valuing these securities or by taking the average quoted market prices obtained from independent external brokers. The valuations provided by the third-party pricing service providers are based on observable market inputs, which include benchmark yields, reported trades, issuer spreads, benchmark securities, bids, offers, prepayment expectations and reference data obtained from market research publications. Inputs used by the third-party pricing service providers in valuing collateralized mortgage obligations and other securitization structures also include newly issued data, monthly payment information, whole loan collateral performance, tranche evaluation and â€œto be announcedâ€ prices. In valuing securities issued by state and political subdivisions, inputs used by third-party pricing service providers also include material event notices. The valuations provided by the brokers incorporate information from their trading desks, research and other market data.On a monthly basis, the Company validates the valuations provided by third-party pricing service providers to ensure that the fair value determination is consistent with the applicable accounting guidance and the financial instruments are properly classified in the fair value hierarchy. To perform this validation, the Company evaluates the fair values of securities by comparing the fair values provided by the third-party pricing service providers to prices from other available independent sources for the same securities. When significant variances in prices are identified, the Company further compares the inputs used by different sources to ascertain the reliability of these sources. On a quarterly basis, the Company reviews the valuation inputs and methodology furnished by third-party pricing service providers for each security category. On an annual basis, the Company assesses the reasonableness of broker pricing by reviewing the related pricing methodologies. This review includes corroborating pricing with market data, performing pricing input reviews under current market-related conditions, and investigating security pricing by instrument as needed.When a quoted price in an active market exists for the identical security, this price is used to determine the fair value and the AFS debt security is classified as Level 1. Level 1 AFS debt securities consist of U.S. Treasury securities.

When pricing is unavailable from third-party pricing service providers for certain securities, the Company requests market quotes from various independent external brokers and utilizes the average quoted market prices. In addition, the Company obtains market quotes from other official published sources. As these valuations are based on observable inputs in the current marketplace, they are classified as Level 2.Equity Securities â€” Equity securities consist of mutual funds and Visa Inc. (â€œVisaâ€) Class C common stock (â€œVisa C sharesâ€). The Company invested in these mutual funds for CRA purposes. The Company uses net asset value (â€œNAVâ€) information to determine the fair value of these equity securities. When NAV is available periodically and the equity securities can be put back to the transfer agents at the publicly available NAV, the fair value of the equity securities is classified as Level 1. When NAV is available periodically, but the equity securities may not be readily marketable at its periodic NAV in the secondary market, the fair value of these equity securities is classified as Level 2.11As of December 31, 2023, the Company held Visa Class B common stock (â€œVisa B sharesâ€), which were subject to certain transfer restrictions and held at cost. On January 24, 2024, Visa filed a Certificate of Amendment and an eighth Restated Certificate of Incorporation that redenominated the Visa B shares to Visa Class B-1 common stock (â€œVisa B-1 sharesâ€). On April 8, 2024, Visa commenced a public offering to permit the exchange of Visa B-1 shares for a combination of shares of Visa Class B-2 common stock (â€œVisa B-2 sharesâ€) and Visa C shares. In exchange for the Companyâ€™s 2,266 Visa B-1 shares, the Company received 1,133 Visa B-2 shares and 449 Visa C shares. The Visa B-2 shares remain subject to the same transfer restrictions and will continue to be held at cost. As the Visa C shares are convertible into Visaâ€™s publicly traded Class A common stock (â€œVisa A sharesâ€) following a lock-up period, the Company recognized the Visa C shares at fair value of $471 thousand as of June 30, 2024 and recorded a gain of $422Â thousand for the three months ended June 30, 2024, based on the closing price of the Visa A shares. As the fair value of the Visa C shares is determined by quoted prices on an active exchange market, the Visa C shares are classified as Level 1.Interest Rate Contracts â€” Interest rate contracts consist of interest rate swaps and options. The fair value of the interest rate swaps is determined using the market standard methodology of netting the discounted future fixed cash payments (or receipts) and the discounted expected variable cash receipts (or payments). The fair value of the interest rate options, which consist of floors and caps, is determined using the market standard methodology ofÂ discounting the future expected cash receipts that will occur if variable interest rates fall below (rise above) the strike rate of the floors (caps).Â In addition, to comply with the provisions of ASC 820, Fair Value Measurement, the Company incorporates credit valuation adjustments to appropriately reflect both its own and the respective counterpartyâ€™s nonperformance risk in the fair value measurements of its derivatives. The credit valuation adjustments associated with the Companyâ€™s derivatives utilize model-derived credit spreads, which are Level 3 inputs. Considering the observable nature of all other significant inputs utilized, the Company classifies these derivative instruments as Level 2.Foreign Exchange Contracts â€” The fair value of foreign exchange contracts is determined at each reporting period based on changes in the applicable foreign exchange rates. These are over-the-counter contracts where quoted market prices are not readily available. Valuation is measured using conventional valuation methodologies with observable market data. Due to the short-term nature of the majority of these contracts, the counterpartiesâ€™ credit risks are considered nominal and result in no adjustments to the valuation of the foreign exchange contracts. Due to the observable nature of the inputs used in deriving the fair value of these contracts, the valuation of foreign exchange contracts is classified as Level 2. In addition, the Bank managed its foreign currency exposure in the net investment in its China subsidiary, East West Bank (China) Limited, a non-U.S. dollar (â€œUSDâ€) functional currency subsidiary, with foreign currency non-deliverable forward contracts. These foreign currency non-deliverable forward contracts were designated as net investment hedges. The fair value of foreign currency non-deliverable forward contracts is determined by comparing the contracted foreign exchange rate to the current market foreign exchange rate. Key inputs of the current market exchange rate include the spot and forward rates of the contractual currencies. Foreign exchange forward curves are used to determine which forward rate pertains to a specific maturity. Due to the observable nature of the inputs used in deriving the estimated fair value, these instruments are classified as Level 2.Credit Contracts â€” Credit contracts utilized by the Company are comprised of credit risk participation agreements (â€œRPAsâ€) entered into by the Company with institutional counterparties. The fair value of the RPAs is calculated by determining the total expected asset or liability exposure of the derivatives to the borrowers and applying the borrowersâ€™ credit spread to that exposure. Total expected exposure incorporates both the current and potential future exposure of the derivatives, derived from using observable inputs, such as yield curves and volatilities. Due to the observable nature of all other significant inputs used in deriving the estimated fair value, credit contracts are classified as Level 2.12Equity Contracts â€” Equity contracts consist of warrants to purchase common or preferred stock of public and private companies, and any liability-classified contingently issuable shares of the Company. The fair value of the warrants is based on the Black-Scholes option pricing model. For warrants from public companies, the model uses the underlying stock price, stated strike price, warrant expiration date, risk-free interest rate based on a duration-matched U.S. Treasury rate, and market-observable company-specific equity volatility as inputs to value the warrants. Due to the observable nature of the inputs used in deriving the estimated fair value, warrants from public companies are classified as Level 2. For warrants from private companies, the model uses inputs such as the offering price observed in the most recent round of funding, stated strike price, warrant expiration date, risk-free interest rate based on duration-matched U.S. Treasury rate and equity volatility. The Company applies proxy volatilities based on the industry sectors of the private companies. The model values are then adjusted for a general lack of liquidity due to the private nature of the underlying companies. Since both equity volatility and liquidity discount assumptions are subject to managementâ€™s judgment, measurement uncertainty is inherent in the valuation of private company warrants. Due to the unobservable nature of the equity volatility and liquidity discount assumptions used in deriving the estimated fair value, warrants from private companies are classified as Level 3. On a quarterly basis, the changes in the fair value of warrants from private companies are reviewed for reasonableness, and a measurement of uncertainty analysis on the equity volatility and liquidity discount assumptions is performed.In connection with the Companyâ€™s acquisition of a 49.99% equity interest in Rayliant Global Advisors Limited (â€œRayliantâ€) during the third quarter of 2023, the Company granted 349,138 performance-based restricted stock units (â€œRSUsâ€) as part of its consideration, in addition to $95Â million in cash. The vesting of these equity contracts on September 1, 2028, is contingent on Rayliant meeting certain financial performance targets during the performance period. The fair value of liability-classified equity contracts varies based on the operating revenue and operating EBITDA of Rayliant to be achieved during the future performance period, and these performance-based RSUs are expected to vest into a variable number of the Companyâ€™s common stock, ranging from 20% to 200% of the target performance-based RSUs granted. Due to the unobservable nature of the input assumptions, these equity contracts are classified as Level 3. For additional information on the equity contracts, refer to Note 6 â€” Derivatives to the Consolidated Financial Statements in this Form 10-Q.Commodity Contracts â€” Commodity contracts consist of swaps and options referencing commodity products. The fair value of the commodity option contracts is determined using the Black-Scholes model and assumptions that include expectations of future commodity price and volatility. The future commodity contract price is derived from observable inputs such as the market price of the commodity. Commodity swaps are structured as an exchange of fixed cash flows for floating cash flows. The fair value of the commodity swaps is determined using the market standard methodology of netting the discounted future fixed cash payments (or receipts) and the discounted expected variable cash receipts (or payments) based on the market prices of the commodity. The fixed cash flows are predetermined based on the known volumes and fixed price as specified in the swap agreement. The floating cash flows are correlated with the change of forward commodity prices, which is derived from market corroborated futures settlement prices. As a result, the Company classifies these derivative instruments as Level 2 due to the observable nature of the significant inputs utilized.13The following tables present financial assets and liabilities that are measured at fair value on a recurring basis as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:Assets and LiabilitiesÂ MeasuredÂ atÂ FairÂ ValueÂ onÂ aÂ RecurringÂ Basisas of June 30, 2024($ inÂ thousands)LevelÂ 1LevelÂ 2LevelÂ 3TotalFair ValueAFS debt securities:U.S. Treasury securities$623,757Â $â€”Â $â€”Â $623,757Â U.S. government agency and U.S. government-sponsored enterprise debt securitiesâ€”Â 260,388Â â€”Â 260,388Â U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (1):Commercial mortgage-backed securitiesâ€”Â 444,847Â â€”Â 444,847Â Residential mortgage-backed securitiesâ€”Â 5,718,818Â â€”Â 5,718,818Â Municipal securitiesâ€”Â 256,563Â â€”Â 256,563Â Non-agency mortgage-backed securities:Commercial mortgage-backed securitiesâ€”Â 320,637Â â€”Â 320,637Â Residential mortgage-backed securitiesâ€”Â 474,618Â â€”Â 474,618Â Corporate debt securitiesâ€”Â 507,130Â â€”Â 507,130Â Foreign government bondsâ€”Â 233,724Â â€”Â 233,724Â Asset-backed securitiesâ€”Â 38,593Â â€”Â 38,593Â Collateralized loan obligations (â€œCLOsâ€)â€”Â 44,453Â â€”Â 44,453Â Total AFS debt securities$623,757Â $8,299,771Â $â€”Â $8,923,528Â Affordable housing partnership, tax credit and CRA investments, net:Equity securities$20,443Â $4,159Â $â€”Â $24,602Â Total affordable housing partnership, tax credit and CRA investments, net$20,443Â $4,159Â $â€”Â $24,602Â Other assetsEquity securities (2)$471Â $â€”Â $â€”Â $471Â Total other assets$471Â $â€”Â $â€”Â $471Â Derivative assets:Interest rate contracts$â€”Â $459,590Â $â€”Â $459,590Â Foreign exchange contractsâ€”Â 33,684Â â€”Â 33,684Â Equity contractsâ€”Â â€”Â 240Â 240Â Commodity contractsâ€”Â 60,946Â â€”Â 60,946Â Gross derivative assets$â€”Â $554,220Â $240Â $554,460Â Netting adjustments (3)$â€”Â $(441,810)$â€”Â $(441,810)Net derivative assets$â€”Â $112,410Â $240Â $112,650Â Derivative liabilities:Interest rate contracts$â€”Â $501,514Â $â€”Â $501,514Â Foreign exchange contractsâ€”Â 25,598Â â€”Â 25,598Â Equity contracts (4)â€”Â â€”Â 15,119Â 15,119Â Credit contractsâ€”Â 14Â â€”Â 14Â Commodity contractsâ€”Â 70,900Â â€”Â 70,900Â Gross derivative liabilities$â€”Â $598,026Â $15,119Â $613,145Â Netting adjustments (3)$â€”Â $(109,190)$â€”Â $(109,190)Net derivative liabilities$â€”Â $488,836Â $15,119Â $503,955Â Refer to footnotes on the following page.14AssetsÂ and Liabilities MeasuredÂ atÂ FairÂ ValueÂ onÂ aÂ RecurringÂ Basisas of December 31, 2023($ inÂ thousands)LevelÂ 1LevelÂ 2LevelÂ 3TotalFair ValueAFS debt securities:U.S. Treasury securities$1,060,375Â $â€”Â $â€”Â $1,060,375Â U.S. government agency and U.S. government-sponsored enterprise debt securitiesâ€”Â 364,446Â â€”Â 364,446Â U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (1):Commercial mortgage-backed securitiesâ€”Â 468,259Â â€”Â 468,259Â Residential mortgage-backed securitiesâ€”Â 1,727,594Â â€”Â 1,727,594Â Municipal securitiesâ€”Â 261,016Â â€”Â 261,016Â Non-agency mortgage-backed securities:Commercial mortgage-backed securitiesâ€”Â 367,516Â â€”Â 367,516Â Residential mortgage-backed securitiesâ€”Â 553,671Â â€”Â 553,671Â Corporate debt securitiesâ€”Â 502,425Â â€”Â 502,425Â Foreign government bondsâ€”Â 227,874Â â€”Â 227,874Â Asset-backed securitiesâ€”Â 42,300Â â€”Â 42,300Â CLOsâ€”Â 612,861Â â€”Â 612,861Â Total AFS debt securities $1,060,375Â $5,127,962Â $â€”Â $6,188,337Â Affordable housing partnership, tax credit and CRA investments, net:Equity securities$20,509Â $4,150Â $â€”Â $24,659Â Affordable housing partnership, tax credit and CRA investments, net$20,509Â $4,150Â $â€”Â $24,659Â Derivative assets:Interest rate contracts$â€”Â $473,907Â $â€”Â $473,907Â Foreign exchange contractsâ€”Â 57,072Â â€”Â 57,072Â Credit contractsâ€”Â 1Â â€”Â 1Â Equity contractsâ€”Â â€”Â 336Â 336Â Commodity contractsâ€”Â 79,604Â â€”Â 79,604Â Gross derivative assets$â€”Â $610,584Â $336Â $610,920Â Netting adjustments (3)$â€”Â $(312,792)$â€”Â $(312,792)Net derivative assets$â€”Â $297,792Â $336Â $298,128Â Derivative liabilities:Interest rate contracts$â€”Â $433,936Â $â€”Â $433,936Â Foreign exchange contractsâ€”Â 42,564Â â€”Â 42,564Â Equity contracts (4)â€”Â â€”Â 15,119Â 15,119Â Credit contractsâ€”Â 25Â â€”Â 25Â Commodity contractsâ€”Â 121,670Â â€”Â 121,670Â Gross derivative liabilities$â€”Â $598,195Â $15,119Â $613,314Â Netting adjustments (3)$â€”Â $(76,170)$â€”Â $(76,170)Net derivative liabilities$â€”Â $522,025Â $15,119Â $537,144Â (1)Includes Government National Mortgage Association (â€œGNMAâ€) AFS debt securities totaling $5.2Â billion and $1.2 billion of fair value as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively.(2)Represents the Visa C shares recognized at fair value in Other assets on the Consolidated Balance Sheet and recorded gain in Other investment income on the Consolidated Statement of Income. See Note 3 â€” Fair Value Measurement and Fair Value of Financial Instruments to the Consolidated Financial Statements in this Form 10-Q for additional information.(3)Represents the balance sheet netting of derivative assets and liabilities and related cash collateral under master netting agreements or similar agreements. See Note 6 â€” Derivatives to the Consolidated Financial Statements in this Form 10-Q for additional information.(4)Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBCâ€™s consideration in its investment in Rayliant.15For the three and six months ended June 30, 2024 and 2023, Level 3 fair value measurements that were measured on a recurring basis consisted of warrant equity contracts issued by private companies and liability-classified contingently issuable shares of the Company. The following table provides a reconciliation of the beginning and ending balances of these equity contracts for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30,($ inÂ thousands)2024202320242023Derivative assets:Equity contractsBeginning balance$330Â $277Â $336Â $323Â Total losses included in earnings (1)(90)(14)(96)(60)Ending balance$240Â $263Â $240Â $263Â Derivative liabilities:Equity contracts (2)Beginning balance$15,119Â $â€”Â $15,119Â $â€”Â Total gains (losses) included in earningsâ€”Â â€”Â â€”Â â€”Â Ending balance$15,119Â $â€”Â $15,119Â $â€”Â (1)Includes unrealized losses recorded in Lending fees on the Consolidated Statement of Income.(2)Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBCâ€™s consideration in its investment in Rayliant.The following table presents quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements as of JuneÂ 30, 2024 and DecemberÂ 31, 2023. The significant unobservable inputs presented in the table below are those that the Company considers significant to the fair value of the Level 3 assets. The Company considers unobservable inputs to be significant if, by their exclusion, the fair value of the Level 3 assets would be impacted by a predetermined percentage change.($ inÂ thousands)FairÂ Value Measurements (LevelÂ 3)Valuation TechniqueUnobservable InputsRange of InputsWeighted-Average of InputsJune 30, 2024Derivative assets:Equity contracts$240Â Black-Scholes option pricing modelEquity volatility34% â€“ 48%44Â %(1)Liquidity discount47%47Â %Derivative liabilities:Equity contracts (2)$15,119Â Internal modelPayout % designated based on operating revenue and operating EBITDA of investee84%84Â %December 31, 2023Derivative assets:Equity contracts$336Â Black-Scholes option pricing modelEquity volatility37% â€“ 48%45Â %(1)Liquidity discount47%47Â %Derivative liabilities:Equity contracts (2)$15,119Â Internal modelPayout % designated based on operating revenue and operating EBITDA of investee84%84Â %(1)Weighted-average of inputs is calculated based on the fair value of equity contracts as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.(2)Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBCâ€™s consideration in its investment in Rayliant.16Assets and Liabilities Measured at Fair Value on a Nonrecurring BasisAssets measured at fair value on a nonrecurring basis include certain individually evaluated loans held-for-investment, affordable housing partnership, tax credit and CRA investments, OREO, loans held-for-sale, and other nonperforming assets. Nonrecurring fair value adjustments result from the impairment on certain individually evaluated loans held-for-investment and affordable housing partnership, tax credit and CRA investments, from the write-downs of OREO and other nonperforming assets, or from the application of lower of cost or fair value on loans held-for-sale.Individually Evaluated Loans Held-for-Investment â€” Individually evaluated loans held-for-investment are classified as Level 3 assets. The following two methods are used to derive the fair value of individually evaluated loans held-for-investment:â€¢Discounted cash flow valuation techniques consist of developing an expected stream of cash flows over the life of the loans, and then calculating the present value of the loans by discounting the expected cash flows at a designated discount rate.â€¢When the repayment of an individually evaluated loan is dependent on the sale of the collateral, the fair value of the loan is determined based on the fair value of the underlying collateral, which may take the form of real estate, inventory, equipment, contracts or guarantees. The fair value of the underlying collateral is generally based on third-party appraisals, or an internal valuation if a third-party appraisal is not required by regulations, or is unavailable. An internal valuation utilizes one or more valuation techniques such as the income, market and/or cost approaches.Affordable Housing Partnership, Tax Credit and CRA Investments, Net â€” The Company conducts due diligence and secures applicable internal and external approval on its affordable housing partnership, tax credit and CRA investments prior to the closing date and initial funding date and through the placed-in-service date. Subsequent to closing, the Company continues its periodic monitoring process to ensure book values are realizable and that there is no significant tax credit recapture risk. This monitoring process includes reviewing the investment entityâ€™s financial statements, production reports and annual tax returns, the annual financial statements of the guarantor (if any) and a comparison of the actual performance of the investment against the financial projections prepared at the time the investment was made. The Company assesses its tax credit and other investments for possible other-than-temporary impairment on an annual basis or when events or circumstances suggest that the carrying amount of the investments may not be realizable. These circumstances can include, but are not limited to the following factors:â€¢expected future cash flows that are less than the carrying amount of the investment;â€¢changes in the economic, market or technological environment that could adversely affect the investeeâ€™s operations; â€¢the potential for tax credit recapture; andâ€¢other factors that raise doubt about the investeeâ€™s ability to continue as a going concern, such as negative cash flows from operations and the continuing prospects of the underlying operations of the investment.All available information is considered in assessing whether a decline in value is other-than-temporary. Generally, none of the aforementioned factors are individually conclusive and the relative importance placed on individual facts may vary depending on the situation. In accordance with ASC 323-10-35-32, Investments â€” Equity Method and Joint Ventures, an impairment charge would only be recognized in earnings for a decline in value that is determined to be other-than-temporary.Other Real Estate Owned â€” The

Companyâ€™s OREO represents properties acquired through foreclosure, or through full or partial satisfaction of loans held-for-investment such as an acceptance of a deed-in-lieu of foreclosure. These OREO properties are recorded at estimated fair value less the costs to sell at the time of foreclosure or at the lower of cost or estimated fair value less the costs to sell subsequent to acquisition. On a monthly basis, the current fair market value of each OREO property is reviewed to ensure that the current carrying value is appropriate. OREO properties are classified as LevelÂ 3.Loans Held-for-Sale â€” Loans held-for-investment subsequently transferred to held-for-sale are recorded at the lower of cost or fair value upon transfer. Loans held-for-sale may be measured at fair value on a nonrecurring basis when fair value is less than cost. Fair value is generally determined based on available market data for similar loans and therefore, loans held-for-sale are classified as Level 2.17Other Nonperforming Assets â€” Other nonperforming assets are recorded at fair value upon transfer from loans to foreclosed assets. Subsequently, foreclosed assets are recorded at the lower of carrying value or fair value. Fair value is based on independent market prices, appraised values of the collateral or managementâ€™s estimated recovery of the foreclosed asset. The Company records an impairment when the foreclosed assetâ€™s fair value declines below its carrying value. The fair value measurement of other nonperforming assets is classified within one of the three levels in a valuation hierarchy based upon the observability of inputs to the valuation as of the measurement date.The following tables present the carrying amounts of assets that were still held and had fair value adjustments measured on a nonrecurring basis as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:Assets MeasuredÂ atÂ FairÂ ValueÂ onÂ aÂ NonrecurringÂ Basisas of June 30, 2024($ inÂ thousands)LevelÂ 1LevelÂ 2LevelÂ 3FairÂ Value MeasurementsLoans held-for-investment:Commercial:Commercial and industrial (â€œC&Iâ€)â€”Â $â€”Â $44,605Â $44,605Â Commercial real estate (â€œCREâ€):CREâ€”Â â€”Â 17,069Â 17,069Â Construction and landâ€”Â â€”Â 11,316Â 11,316Â Total commercialâ€”Â â€”Â 72,990Â 72,990Â Consumer:Residential mortgage:Single-family residentialâ€”Â â€”Â 92Â 92Â Total consumerâ€”Â â€”Â 92Â 92Â Total loans held-for-investment$â€”Â $â€”Â $73,082Â $73,082Â OREO (1)$â€”Â $â€”Â $8,565Â $8,565Â (1)Represents the carrying value of OREO property that was written down subsequent to its initial classification as OREO and includes in Other assets on the Consolidated Balance Sheet.AssetsÂ MeasuredÂ atÂ FairÂ ValueÂ onÂ aÂ NonrecurringÂ Basisas of December 31, 2023($ inÂ thousands)LevelÂ 1LevelÂ 2LevelÂ 3FairÂ Value MeasurementsLoans held-for-investment:Commercial:C&I$â€”Â $â€”Â $22,035Â $22,035Â CRE:CREâ€”Â â€”Â 22,653Â 22,653Â Total commercialâ€”Â â€”Â 44,688Â 44,688Â Consumer:Residential mortgage:Home equity lines of credit (â€œHELOCsâ€)â€”Â â€”Â 1,204Â 1,204Â Total consumerâ€”Â â€”Â 1,204Â 1,204Â Total loans held-for-investment$â€”Â $â€”Â $45,892Â $45,892Â Affordable housing partnership, tax credit and CRA investments, net$â€”Â $â€”Â $868Â $868Â 18The following table presents the decrease in the fair value of certain assets held at the end of the respective reporting periods, for which a nonrecurring fair value adjustment was recognized for the three and six months ended JuneÂ 30, 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30,($ inÂ thousands)20242023202420232023Loans held-for-investment:Commercial:C&I$(14,764)$(10,419)$(24,769)$(11,674)CRE:CRE(2,260)(2,252)(2,260)(2,252)Construction and land(920)â€”Â (2,144)â€”Â Total CRE(3,180)(2,252)(4,404)(2,252)Total commercial(17,944)(12,671)(29,173)(13,926)Consumer:Residential mortgage:Single-family residential(23)â€”Â (1,407)â€”Â Total consumer(23)â€”Â (1,407)â€”Â Total loans held-for-investment$(17,967)$(12,671)$(30,580)$(13,926)Affordable housing partnership, tax credit and CRA investments, net$â€”Â (961)â€”Â $(787)OREO$(2,576)$â€”Â $(2,576)$â€”Â The following table presents the quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements that are measured on a nonrecurring basis as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:($ in thousands)FairÂ Value Measurements (LevelÂ 3)Valuation TechniquesUnobservable InputsRange ofÂ InputsWeighted-Average of InputsJune 30, 2024Loans held-for-investment$7,219Â Fair value of collateralDiscount20% â€” 50%24%(1)$13,793Â Fair value of collateralContract valueNMNM$52,070Â Fair value of propertySelling cost8% â€” 20%10%(1)OREO$8,565Â Fair value of propertySelling cost8%8%December 31, 2023Loans held-for-investment$16,328Â Fair value of collateralDiscount15% â€” 75%45%(1)$3,009Â Fair value of collateralContract valueNMNM$26,555Â Fair value of propertySelling cost8%8%Affordable housing partnership, tax credit and CRA investments, net$868Â Individual analysis of each investmentExpected future tax benefits and distributionsNMNMNM â€” Not meaningful.(1)Weighted-average of inputs is based on the relative fair value of the respective assets as of JuneÂ 30, 2024 and DecemberÂ 31, 2023.19Disclosures about the Fair Value of Financial InstrumentsThe following tables present the fair value estimates for financial instruments as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, excluding financial instruments recorded at fair value on a recurring basis as they are included in the tables presented elsewhere in this Note. The carrying amounts in the following tables are recorded on the Consolidated Balance Sheet under the indicated captions, except for accrued interest receivable, restricted equity securities, at cost, and mortgage servicing rights that are included in Other assets, and accrued interest payable which is included in Accrued expenses and other liabilities. These financial instruments are measured on an amortized cost basis on the Companyâ€™s Consolidated Balance Sheet.June 30, 2024($ inÂ thousands)Carrying AmountLevelÂ 1LevelÂ 2LevelÂ 3Estimated FairÂ ValueFinancial assets:Cash and cash equivalents$4,365,691Â $4,365,691Â $â€”Â $â€”Â $4,365,691Â Interest-bearing deposits with banks$24,530Â $â€”Â $24,530Â $â€”Â $24,530Â Resale agreements$485,000Â $â€”Â $390,522Â $â€”Â $390,522Â HTM debt securities$2,938,250Â $487,707Â $1,917,520Â $â€”Â $2,405,227Â Restricted equity securities, at cost$165,164Â $â€”Â $165,164Â $â€”Â $165,164Â Loans held-for-sale$18,909Â $â€”Â $18,909Â $â€”Â $18,909Â Loans held-for-investment, net$52,084,115Â $â€”Â $â€”Â $50,340,499Â $50,340,499Â Mortgage servicing rights$5,903Â $â€”Â $â€”Â $10,385Â $10,385Â Accrued interest receivable$329,442Â $â€”Â $329,442Â $â€”Â $329,442Â Financial liabilities:Demand, checking, savings and money market deposits$38,229,098Â $â€”Â $38,229,098Â $â€”Â $38,229,098Â Time deposits$21,770,687Â $â€”Â $21,726,174Â $â€”Â $21,726,174Â FHLB advances$3,500,000Â $â€”Â $3,504,276Â $â€”Â $3,504,276Â Long-term debt$31,844Â $â€”Â $30,316Â $â€”Â $30,316Â Accrued interest payable$63,078Â $â€”Â $63,078Â $â€”Â $63,078Â December 31, 2023($ inÂ thousands)Carrying AmountLevelÂ 1LevelÂ 2LevelÂ 3Estimated FairÂ ValueFinancial assets:Cash and cash equivalents$4,614,984Â $4,614,984Â $â€”Â $â€”Â $4,614,984Â Interest-bearing deposits with banks$10,498Â $â€”Â $10,498Â $â€”Â $10,498Â Resale agreements$785,000Â $â€”Â $699,056Â $â€”Â $699,056Â HTM debt securities$2,956,040Â $488,551Â $1,965,420Â $â€”Â $2,453,971Â Restricted equity securities, at cost$79,811Â $â€”Â $79,811Â $â€”Â $79,811Â Loans held-for-sale$116Â $â€”Â $116Â $â€”Â $116Â Loans held-for-investment, net$51,542,039Â $â€”Â $â€”Â $50,256,565Â $50,256,565Â Mortgage servicing rights$6,602Â $â€”Â $â€”Â $9,470Â $9,470Â Accrued interest receivable$331,490Â $â€”Â $331,490Â $â€”Â $331,490Â Financial liabilities:Demand, checking, savings and money market deposits$38,048,974Â $â€”Â $38,048,974Â $â€”Â $38,048,974Â Time deposits$18,043,464Â $â€”Â $18,004,951Â $â€”Â $18,004,951Â BTFP borrowings$4,500,000Â $â€”Â $4,500,000Â $â€”Â $4,500,000Â Long-term debt$148,249Â $â€”Â $150,896Â $â€”Â $150,896Â Accrued interest payable$205,430Â $â€”Â $205,430Â $â€”Â $205,430Â 20Note 4 â€” Securities Purchased under Resale AgreementsThe Companyâ€™s resale agreements expose it to credit risk from both the counterparties and the underlying collateral. The Company manages credit exposure from certain transactions by entering into master netting agreements and collateral arrangements with the counterparties. The relevant agreements allow for an efficient closeout of the transaction, liquidation and set-off of collateral against the net amount owed by the counterparty following a default. It is the Companyâ€™s policy to take possession, where possible, of the assets underlying resale agreements. As a result of the Companyâ€™s credit risk mitigation practices with respect to resale agreements as described above, the Company did not hold any reserves for credit impairment with respect to these agreements as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.Securities Purchased under Resale Agreements â€” Total securities purchased under resale agreements were $485 million and $785 million as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. The weighted-average yields were 1.56% and 2.42% for the three months ended June 30, 2024 and 2023, respectively; and 2.66% and 2.46% for the six months ended JuneÂ 30, 2024 and 2023, respectively.Balance Sheet Offsetting The Companyâ€™s resale and repurchase agreements are transacted under legally enforceable master netting agreements that, in the event of default by the counterparty, provide the Company the right to liquidate securities held and to offset receivables and payables with the same counterparty. The Company nets resale and repurchase transactions with the same counterparty on the Consolidated Balance Sheet when it has a legally enforceable master netting agreement and the transactions are eligible for netting under ASC 210-20-45-11, Balance Sheet Offsetting Repurchase and Reverse Repurchase Agreements. Collateral received includes securities and loans that are not recognized on the Consolidated Balance Sheet. Collateral pledged consists of securities that are not netted on the Consolidated Balance Sheet against the related collateralized liability. Securities received or pledged as collateral in resale and repurchase agreements with other financial institutions may also be sold or re-pledged by the secured party, and are usually delivered to and held by the third-party trustees.The following table presents the resale agreements included on the Consolidated Balance Sheet as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:Gross Amounts of Recognized AssetsGross Amounts Offset on the Consolidated Balance SheetNet Amounts of Assets Presented on the Consolidated Balance SheetGross Amounts NotÂ OffsetÂ onÂ the Consolidated BalanceÂ Sheet($ in thousands)Collateral Received (1)Net AmountResale agreements as of JuneÂ 30, 2024$485,000Â $â€”Â $485,000Â $(402,645)$82,355Â Resale agreements as of DecemberÂ 31, 2023$785,000Â $â€”Â $785,000Â $(715,358)$69,642Â (1)Represents the fair value of assets the Company has received under resale agreements, limited for table presentation purposes to the amount of the recognized asset due from each counterparty. The application of collateral cannot reduce the net position below zero. Therefore, excess collateral, if any, is not reflected above.In addition to the amounts included in the table above, the Company also has balance sheet netting related to derivatives. Refer to Note 6 â€” Derivatives to the Consolidated Financial Statements in this Form 10-Q for additional information.21Note 5 â€” SecuritiesThe following tables present the amortized cost, gross unrealized gains and losses and fair value by major categories of AFS and HTM debt securities as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024($ inÂ thousands)Amortized Cost (1)Gross Unrealized GainsGross Unrealized LossesFair ValueAFS debt securities:U.S. Treasury securities$676,291Â $â€”Â $(52,534)$623,757Â U.S. government agency and U.S. government-sponsored enterprise debt securities309,956Â â€”Â (49,568)260,388Â U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (2):Commercial mortgage-backed securities498,281Â 113Â (53,547)444,847Â Residential mortgage-backed securities5,956,800Â 3,109Â (241,091)5,718,818Â Municipal securities295,437Â 34Â (38,908)256,563Â Non-agency mortgage-backed securities:Commercial mortgage-backed securities360,613Â â€”Â (39,976)320,637Â Residential mortgage-backed securities564,414Â â€”Â (89,796)474,618Â Corporate debt securities653,501Â â€”Â (146,371)507,130Â Foreign government bonds245,523Â 1,101Â (12,900)233,724Â Asset-backed securities39,061Â â€”Â (468)38,593Â CLOs44,500Â â€”Â (47)44,453Â Total AFS debt securities9,644,377Â 4,357Â (725,206)8,923,528Â HTM debt securities:U.S. Treasury securities532,294Â â€”Â (44,587)487,707Â U.S. government agency and U.S. government-sponsored enterprise debt securities1,003,094Â â€”Â (200,199)802,895Â U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (3):Commercial mortgage-backed securities490,502Â â€”Â (90,358)400,144Â Residential mortgage-backed securities724,039Â â€”Â (151,928)572,111Â Municipal securities188,321Â â€”Â (45,951)142,370Â Total HTM debt securities2,938,250Â â€”Â (533,023)2,405,227Â Total debt securities$12,582,627Â $4,357Â $(1,258,229)$11,328,755Â 22December 31, 2023($ inÂ thousands)Amortized Cost (1)Gross Unrealized GainsGross Unrealized LossesFair ValueAFS debt securities:U.S. Treasury securities$1,112,587Â $101Â $(52,313)$1,060,375Â U.S. government agency and U.S. government-sponsored enterprise debt securities412,086Â â€”Â (47,640)364,446Â U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (2):Commercial mortgage-backed securities531,377Â 158Â (63,276)468,259Â Residential mortgage-backed securities1,956,927Â 380Â (229,713)1,727,594Â Municipal securities297,283Â 75Â (36,342)261,016Â Non-agency mortgage-backed securities:Commercial mortgage-backed securities409,578Â â€”Â (42,062)367,516Â Residential mortgage-backed securities643,335Â â€”Â (89,664)553,671Â Corporate debt securities653,501Â â€”Â (151,076)502,425Â Foreign government bonds239,333Â 69Â (11,528)227,874Â Asset-backed securities43,234Â â€”Â (934)42,300Â CLOs617,250Â â€”Â (4,389)612,861Â Total AFS debt securities 6,916,491Â 783Â (728,937)6,188,337Â HTM debt securities:U.S. Treasury securities529,548Â â€”Â (40,997)488,551Â U.S. government agency and U.S. government-sponsored enterprise debt securities1,001,836Â â€”Â (186,904)814,932Â U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (3):Commercial mortgage-backed securities493,348Â â€”Â (88,968)404,380Â Residential mortgage-backed securities742,436Â â€”Â (142,119)600,317Â Municipal securities188,872Â â€”Â (43,081)145,791Â Total HTM debt securities2,956,040Â â€”Â (502,069)2,453,971Â Total debt securities$9,872,531Â $783Â $(1,231,006)$8,642,308Â (1)Amortized cost excludes accrued interest receivables which are presented within Other assets on the Consolidated Balance Sheet. As of both JuneÂ 30, 2024 and DecemberÂ 31, 2023, the accrued interest receivables were $44 million. For the Companyâ€™s accounting policy related to debt securitiesâ€™ accrued interest receivables, see Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Allowance for Credit Losses on Available-for-Sale Debt Securities and Allowance for Credit Losses on Held-to-Maturity Debt Securities to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K.(2)Includes GNMA AFS debt securities totaling $5.2Â billion of both amortized cost and fair value as of JuneÂ 30, 2024, and $1.3Â billion of amortized cost and $1.2 billion of fair value as of DecemberÂ 31, 2023.(3)Includes GNMA HTM debt securities totaling $89Â million of amortized cost and $71Â million of fair value as of JuneÂ 30, 2024, and $92 million of amortized cost and $75 million of fair value of as of DecemberÂ 31, 2023.23Unrealized Losses of Available-for-Sale Debt SecuritiesThe following tables present the fair value and the associated gross unrealized losses of the Companyâ€™s AFS debt securities, aggregated by investment category and the length of time that the securities have been in a continuous unrealized loss position as of JuneÂ 30, 2024 and DecemberÂ 31, 2023.June 30, 2024LessÂ ThanÂ 12Â Months12Â MonthsÂ orÂ MoreTotal($ inÂ thousands)Fair ValueGross Unrealized LossesFair ValueGross Unrealized LossesFair ValueGross Unrealized LossesAFS debt securities:U.S. Treasury securities$â€”Â $â€”Â $623,757Â $(52,534)$623,757Â $(52,534)U.S. government agency and U.S. government sponsored enterprise debt securitiesâ€”Â â€”Â 260,388Â (49,568)260,388Â (49,568)U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:Commercial mortgage-backed securitiesâ€”Â â€”Â 440,214Â (53,547)440,214Â (53,547)Residential mortgage-backed securities2,778,124Â (5,016)1,570,970Â (236,075)4,349,094Â (241,091)Municipal securities3,337Â (32)250,949Â (38,876)254,286Â (38,908)Non-agency mortgage-backed securities:Commercial mortgage-backed securitiesâ€”Â â€”Â 320,637Â (39,976)320,637Â (39,976)Residential mortgage-backed securitiesâ€”Â â€”Â 474,618Â (89,796)474,618Â (89,796)Corporate debt securitiesâ€”Â â€”Â 507,130Â (146,371)507,130Â (146,371)Foreign government bonds18,768Â (66)87,166Â (12,834)105,934Â (12,900)Asset-backed securitiesâ€”Â â€”Â 38,593Â (468)38,593Â (468)CLOsâ€”Â â€”Â 44,453Â (47)44,453Â (47)Total AFS debt securities$2,800,229Â $(5,114)$4,618,875Â $(720,092)$7,419,104Â $(725,206)December 31, 2023LessÂ ThanÂ 12Â Months12Â MonthsÂ orÂ MoreTotal($ inÂ thousands)Fair ValueGross Unrealized LossesFair ValueGross Unrealized LossesFair ValueGross Unrealized LossesAFS debt securities:U.S. Treasury securities$â€”Â $â€”Â $623,978Â $(52,313)$623,978Â $(52,313)U.S. government agency and U.S. government-sponsored enterprise debt securitiesâ€”Â â€”Â 364,446Â (47,640)364,446Â (47,640)U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:Commercial mortgage-backed securitiesâ€”Â â€”Â 463,572Â (63,276)463,572Â (63,276)Residential mortgage-backed securities9,402Â (558)1,661,112Â (229,155)1,670,514Â (229,713)Municipal securities2,825Â (15)254,773Â (36,327)257,598Â (36,342)Non-agency mortgage-backed securities:Commercial mortgage-backed securities2,742Â (4)364,774Â (42,058)367,516Â (42,062)Residential mortgage-backed securitiesâ€”Â â€”Â 553,671Â (89,664)553,671Â (89,664)Corporate debt securitiesâ€”Â â€”Â 502,425Â (151,076)502,425Â (151,076)Foreign government bonds110,955Â (144)88,616Â (11,384)199,571Â (11,528)Asset-backed securitiesâ€”Â â€”Â 42,300Â (934)42,300Â (934)CLOsâ€”Â â€”Â 612,861Â (4,389)612,861Â (4,389)Total AFS debt securities$125,924Â (721)5,532,528Â $(728,216)$5,658,452Â $(728,937)24As of JuneÂ 30, 2024, the Company had 567 AFS debt securities in a gross unrealized loss position with no credit impairment, primarily consisting of 304 U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities, 66 corporate debt securities and 91 non-agency mortgage-backed securities. In comparison, as of DecemberÂ 31, 2023, the Company had 547 AFS debt securities in a gross unrealized loss position with no credit impairment, primarily consisting of 255 U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities, 66 corporate debt securities, and 99 non-agency mortgage-backed securities.Allowance for Credit Losses on Available-for-Sale Debt SecuritiesThe Company evaluates each AFS debt security where the fair value declines below amortized cost. For a discussion of the factors and criteria the Company uses in analyzing securities for impairment related to credit losses, see Note 1 â€” Summary of Significant Accounting Policies â€” Significant

Accounting Policies â€” Allowance for Credit Losses on Available-for-Sale Debt Securities to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K.The gross unrealized losses presented in the preceding tables were primarily attributable to interest rate movement and the widening of liquidity and/or credit spreads. U.S. Treasury, U.S. government agency, U.S. government-sponsored agency, and U.S. government-sponsored enterprise debt and mortgage-backed securities are issued, guaranteed, or otherwise supported by the U.S. government and have a zero credit loss assumption. The remaining securities that were in an unrealized loss position as of JuneÂ 30, 2024 were mainly comprised of the following:â€¢Corporate debt securities â€” The market value decline as of JuneÂ 30, 2024 was primarily due to interest rate movement and spread widening. A portion of the corporate debt securities is comprised of subordinated debt securities issued by U.S. banks. Despite the reduction of the market value of these securities after the banking sector disruption in 2023, these securities are nearly all rated investment grade by nationally recognized statistical rating organizations (â€œNRSROsâ€) and issued by well-capitalized financial institutions with strong profitability. The contractual payments from these corporate debt securities have been and are expected to be received on time. The Company will continue to monitor the market developments in the banking sector and the credit performance of these securities.â€¢Non-agency mortgage-backed securities â€” The market value decline as of JuneÂ 30, 2024 was primarily due to interest rate movement and spread widening. Since these securities are rated investment grade by NRSROs, or have high priority in the cash flow waterfall within the securitization structure, and the contractual payments have historically been on time, the Company believes the risk of credit losses on these securities is low.As of both JuneÂ 30, 2024 and DecemberÂ 31, 2023, the Company intended to hold the AFS debt securities with unrealized losses through the anticipated recovery period and it was more-likely-than-not that the Company would not have to sell these securities before the recovery of their amortized cost. The issuers of these securities have not, to the Companyâ€™s knowledge, established any cause for default on these securities. As a result, the Company expects to recover the entire amortized cost basis of these securities. Accordingly, there was no allowance for credit losses provided against these securities as of both JuneÂ 30, 2024 and December 31, 2023. In addition, there was no provision for credit losses recognized for the three and six months ended June 30, 2024 and 2023.Allowance for Credit Losses on Held-to-Maturity Debt SecuritiesThe Company separately evaluates its HTM debt securities for any credit losses using an expected loss model, similar to the methodology used for loans. For additional information on the Companyâ€™s credit loss methodology, refer to Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Allowance for Credit Losses on Held-to-Maturity Debt Securities to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K.The Company monitors the credit quality of the HTM debt securities using external credit ratings. As of JuneÂ 30, 2024, all HTM securities were rated investment grade by NRSROs and issued, guaranteed, or supported by U.S. government entities and agencies. Accordingly, the Company applied a zero credit loss assumption and no allowance for credit losses was recorded as of both JuneÂ 30, 2024 and December 31, 2023. Overall, the Company believes that the credit support levels of the debt securities are strong, and based on current assessments and macroeconomic forecasts, expects that full contractual cash flows will be received.25Realized Gains and LossesThe following table presents the gross realized gains from the sales and impairment write-off of AFS debt securities and the related tax expense (benefit) included in earnings for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30,($ inÂ thousands)2024202320242023Gross realized gains from sales$1,785Â $â€”Â $1,834Â $â€”Â Impairment write-off (1)$â€”Â $â€”Â $â€”Â $(10,000)Related tax expense (benefit) $528Â $â€”Â $542Â $(2,956)(1)During the first quarter of 2023, the Company recognized a $10Â million impairment write-off on a subordinated debt security as a component of noninterest income in the Companyâ€™s Consolidated Statement of Income.Interest IncomeThe following table presents the composition of interest income on debt securities for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30,($ inÂ thousands)2024202320242023Taxable interest$106,690Â $64,139Â $177,018Â $125,188Â Nontaxable interest5,042Â 4,831Â 10,106Â 9,713Â Total interest income on debt securities$111,732Â $68,970Â $187,124Â $134,901Â 26Contractual Maturities of Available-for-Sale and Held-to-Maturity Debt SecuritiesThe following tables present the contractual maturities, amortized cost, fair value and weighted-average yields of AFS and HTM debt securities as of JuneÂ 30, 2024. Expected maturities will differ from contractual maturities on certain securities as the issuers and borrowers of the underlying collateral may have the right to call or prepay obligations with or without prepayment penalties.($ in thousands)Within One Year After One Year through Five Years After Five Years through Ten Years After Ten Years TotalAFS debt securities:U.S. Treasury securitiesAmortized cost$34,929Â $641,362Â $â€”Â $â€”Â $676,291Â Fair value34,182Â 589,575Â â€”Â â€”Â 623,757Â Weighted-average yield (1)1.83Â %1.17Â %â€”Â %â€”Â %1.21Â %U.S. government agency and U.S. government-sponsored enterprise debt securitiesAmortized cost1,238Â 44,158Â 127,831Â 136,729Â 309,956Â Fair value1,208Â 41,133Â 107,143Â 110,904Â 260,388Â Weighted-average yield (1)2.52Â %1.07Â %1.59Â %2.33Â %1.85Â %U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securitiesAmortized cost3,565Â 41,983Â 126,229Â 6,283,304Â 6,455,081Â Fair value3,483Â 39,915Â 116,502Â 6,003,765Â 6,163,665Â Weighted-average yield (1) (2)2.74Â %2.98Â %2.82Â %5.46Â %5.39Â %Municipal securitiesAmortized cost3,605Â 33,531Â 9,619Â 248,682Â 295,437Â Fair value3,543Â 31,354Â 8,793Â 212,873Â 256,563Â Weighted-average yield (1) (2)2.43Â %2.29Â %3.22Â %2.23Â %2.27Â %Non-agency mortgage-backed securitiesAmortized cost75,391Â 20,848Â â€”Â 828,788Â 925,027Â Fair value74,622Â 20,385Â â€”Â 700,248Â 795,255Â Weighted-average yield (1)6.89Â %4.00Â %â€”Â %2.50Â %2.89Â %Corporate debt securitiesAmortized costâ€”Â â€”Â 349,501Â 304,000Â 653,501Â Fair valueâ€”Â â€”Â 297,135Â 209,995Â 507,130Â Weighted-average yield (1)â€”Â %â€”Â %3.50Â %1.97Â %2.79Â %Foreign government bondsAmortized cost18,834Â 126,689Â 50,000Â 50,000Â 245,523Â Fair value18,768Â 127,790Â 49,782Â 37,384Â 233,724Â Weighted-average yield (1)3.61Â %2.22Â %5.72Â %1.50Â %2.89Â %Asset-backed securitiesAmortized costâ€”Â â€”Â â€”Â 39,061Â 39,061Â Fair valueâ€”Â â€”Â â€”Â 38,593Â 38,593Â Weighted-average yield (1)â€”Â %â€”Â %â€”Â %6.06Â %6.06Â %CLOsAmortized costâ€”Â â€”Â 44,500Â â€”Â 44,500Â Fair valueâ€”Â â€”Â 44,453Â â€”Â 44,453Â Weighted-average yield (1)â€”Â %â€”Â %6.79Â %â€”Â %6.79Â %Total AFS debt securitiesAmortized cost$137,562Â $908,571Â $707,680Â $7,890,564Â $9,644,377Â Fair value$135,806Â $850,152Â $623,808Â $7,313,762Â $8,923,528Â Weighted-average yield (1)4.89Â %1.50Â %3.39Â %4.84Â %4.42Â %27($ in thousands)Within One YearAfter One Year through Five Years After Five Years through Ten YearsAfter Ten YearsTotalHTM debt securities:U.S. Treasury securitiesAmortized cost$â€”$532,294$â€”$â€”$532,294Fair valueâ€”487,707â€”â€”487,707Weighted-average yield (1)â€”Â %1.05Â %â€”Â %â€”Â %1.05Â %U.S. government agency and U.S. government-sponsored enterprise debt securitiesAmortized costâ€”367,841635,2531,003,094Fair valueâ€”311,312491,583802,895Weighted-average yield (1)â€”Â %â€”Â %1.89Â %1.90Â %1.90Â %U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securitiesAmortized costâ€”4,77794,4991,115,2651,214,541Fair valueâ€”4,33979,701888,215972,255Weighted-average yield (1) (2)â€”Â %1.41Â %1.61Â %1.70Â %1.69Â %Municipal securitiesAmortized costâ€”â€”â€”188,321188,321Fair valueâ€”â€”â€”142,370142,370Weighted-average yield (1) (2)â€”Â %â€”Â %â€”Â %2.00Â %2.00Â %Total HTM debt securitiesAmortized cost$â€”$537,071$462,340$1,938,839$2,938,250Fair value$â€”$492,046$391,013$1,522,168$2,405,227Weighted-average yield (1)â€”Â %1.05Â %1.83Â %1.79Â %1.66Â %(1)Weighted-average yields are computed based on amortized cost balances.(2)Yields on tax-exempt securities are not presented on a tax-equivalent basis.As of JuneÂ 30, 2024 and DecemberÂ 31, 2023, AFS and HTM debt securities with carrying values of $5.6Â billion and $7.0 billion, respectively, were pledged to secure borrowings, public deposits and for other purposes required or permitted by law.Restricted Equity SecuritiesThe following table presents the restricted equity securities included in Other assets on the Consolidated Balance Sheet as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:($ inÂ thousands)June 30, 2024December 31, 2023Federal Reserve Bank of San Francisco (â€œFRBSFâ€) stock$63,248Â $62,561Â FHLB stock101,916Â 17,250Â Total restricted equity securities$165,164Â $79,811Â Note 6 â€” DerivativesThe Company uses derivative instruments to manage exposure to market risk, primarily interest rate and foreign currency risks, as well as to assist customers with their risk management objectives. The Companyâ€™s goal is to manage interest rate sensitivity and volatility to mitigate the effect of interest rate changes on earnings or capital. The Company also uses foreign exchange contracts to manage the foreign exchange rate risk associated with certain foreign currency-denominated assets and liabilities, as well as the Bankâ€™s investment in East West Bank (China) Limited. The Company recognizes all derivatives on the Consolidated Balance Sheet at fair value. While the Company designates certain derivatives as hedging instruments in a qualifying hedge accounting relationship, other derivatives serve as economic hedges. For additional information on the Companyâ€™s derivatives and hedging activities, see Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Derivatives to the Consolidated Financial Statements of the Companyâ€™s 2023 Form 10-K.28The following table presents the notional amounts and fair values of the Companyâ€™s derivatives as of JuneÂ 30, 2024 and DecemberÂ 31, 2023. Certain derivative contracts are cleared though central clearing organizations where variation margin is applied daily as settlement to the fair values of the contracts. The fair values are presented on a gross basis prior to the application of bilateral collateral and master netting agreements, but after the application of variation margin payments as settlement to fair values of contracts cleared through central clearing organizations. Applying variation margin payments as settlement to the fair values of derivative contracts cleared through the London Clearing House (â€œLCHâ€) and the Chicago Mercantile Exchange (â€œCMEâ€) resulted in reductions in the derivative asset and liability fair values by $28 million and $37 million, respectively, as of JuneÂ 30, 2024. In comparison, applying variation margin payments as settlement to LCH- and CME-cleared derivative transactions resulted in reductions in both the derivative asset and liability fair values by $43 million as of DecemberÂ 31, 2023. Total derivative asset and liability fair values are adjusted to reflect the effects of legally enforceable master netting agreements and cash collateral received or paid. The resulting net derivative asset and liability fair values are included in Other assets and Accrued expenses and other liabilities, respectively, on the Consolidated Balance Sheet.June 30, 2024December 31, 2023Fair ValueFair Value($ inÂ thousands)Notional AmountAssetsÂ LiabilitiesÂ Notional AmountAssetsÂ LiabilitiesÂ Derivatives designated as hedging instruments:Cash flow hedges:Interest rate contracts$5,250,000Â $11,484Â $54,557Â $5,250,000Â $50,421Â $13,124Â Net investment hedges:Foreign exchange contractsâ€”Â â€”Â â€”Â 81,480Â 3,394Â â€”Â Total derivatives designated as hedging instruments$5,250,000Â $11,484Â $54,557Â $5,331,480Â $53,815Â $13,124Â Derivatives not designated as hedging instruments:Interest rate contracts$16,927,202Â $448,106Â $446,957Â $17,387,909Â $423,486Â $420,812Â Commodity contracts (1)â€”Â 60,946Â 70,900Â â€”Â 79,604Â 121,670Â Foreign exchange contracts3,865,583Â 33,684Â 25,598Â 5,827,149Â 53,678Â 42,564Â Credit contracts (2)117,751Â â€”Â 14Â 118,391Â 1Â 25Â Equity contractsâ€”Â 240Â (3)15,119Â (4)â€”Â 336Â (3)15,119Â (4)Total derivatives not designated as hedging instruments$20,910,536Â $542,976Â $558,588Â $23,333,449Â $557,105Â $600,190Â Gross derivative assets/liabilities$554,460Â $613,145Â $610,920Â $613,314Â Less: Master netting agreements(106,525)(106,525)(75,534)(75,534)Less: Cash collateral received(335,285)(2,665)(237,258)(636)Net derivative assets/liabilities$112,650Â $503,955Â $298,128Â $537,144Â (1)The notional amount of the Companyâ€™s commodity contracts totaled 18,230 thousand barrels of crude oil and 421,525 thousand units of natural gas, measured in million British thermal units (â€œMMBTUsâ€) as of JuneÂ 30, 2024. In comparison, the notional amount of the Companyâ€™s commodity contracts totaled 18,631 thousand barrels of crude oil and 328,844 thousand MMBTUs of natural gas as of DecemberÂ 31, 2023.(2)The notional amount of the credit contracts reflects the Companyâ€™s pro-rata share of the underlying derivative instrumentsâ€™ notional amount in RPAs.(3)The Company held warrant equity contracts in 10 private companies and one public company as of JuneÂ 30, 2024, and 11 private companies and one public company as of DecemberÂ 31, 2023.(4)Equity contracts classified as derivative liabilities consist of 349,138 performance-based RSUs granted as part of EWBCâ€™s consideration in its investment in Rayliant.Derivatives Designated as Hedging InstrumentsCash Flow Hedges â€” The Company uses interest rate swaps to hedge the variability in the interest amount received on certain floating-rate commercial loans, or paid on certain floating-rate borrowings due to changes in contractually specified interest rates. As of JuneÂ 30, 2024, interest rate contracts in notional amounts of $5.3Â billion were designated as cash flow hedges to convert certain variable-rate loans from floating-rate payments to fixed-rate payments. Gains and losses on the hedging derivative instruments are recognized in AOCI and reclassified to earnings in the same period the hedged cash flows impact earnings and within the same income statement line item as the hedged cash flows. Considering the interest rates, yield curve and notional amount as of JuneÂ 30, 2024, the Company expects to reclassify an estimated $43Â million of after-tax net losses on derivative instruments designated as cash flow hedges from AOCI into earnings during the next 12 months.29The following table presents the pre-tax changes in AOCI from cash flow hedges for the three and six months ended June 30, 2024 and 2023. The after-tax impact of cash flow hedges on AOCI is shown in Note 14 â€” Accumulated Other Comprehensive Income (Loss) to the Consolidated Financial Statements in this Form-10-Q.Three Months Ended June 30,Six Months Ended June 30,($ in thousands)20242023202420233Â Gains (losses) recognized in AOCI:Interest rate contracts$25,095Â $(96,457)$115,471Â $(66,614)Â Gains (losses) reclassified from AOCI into earnings:Interest expense (for cash flow hedges on borrowings)$â€”Â $â€”Â $â€”Â $696Â Interest and dividend income (for cash flow hedges on loans)(24,594)(20,252)(49,199)(33,206)Noninterest incomeâ€”Â â€”Â â€”Â 1,614Â (1)Total$(24,594)$(20,252)$(49,199)$(30,896)(1)Represents the amounts in AOCI reclassified into earnings as a result that the forecasted cash flows were no longer probable to occur.Net Investment Hedges â€” The Company enters into foreign currency forward contracts to hedge a portion of the Bankâ€™s investment in East West Bank (China) Limited, a non-USD functional currency subsidiary in China. The hedging instruments designated as net investment hedges were used to hedge against the risk of adverse changes in the foreign currency exchange rate of the Chinese Renminbi (â€œRMBâ€). The net investment hedge in place as of December 31, 2023 expired during the three months ended March 31, 2024. No new net investment hedge was entered during the three months ended JuneÂ 30, 2024. The following table presents the pre-tax gains or losses recognized in AOCI on net investment hedges for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30,($ inÂ thousands)20242023202420233Gains recognized in AOCI$â€”Â $3,899Â $586Â $2,823Â Derivatives Not Designated as Hedging InstrumentsCustomer-Related Positions and Economic Hedge Derivatives â€” The Company enters into interest rate, commodity, and foreign exchange derivatives at the request of its customers and generally enters into offsetting derivative contracts with third-party financial institutions to mitigate the inherent market risk. The Company also utilizes foreign exchange contracts to mitigate the effect of currency fluctuations on certain foreign currency-denominated on-balance sheet assets and liabilities, primarily foreign currency denominated deposits that it offers to its customers. A majority of the foreign exchange contracts had original maturities of one year or less as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.30The following table presents the notional amounts and the gross fair values of the interest rate and foreign exchange derivatives entered into with customers and with third-party financial institutions as economic hedges to customersâ€™ positions as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023Fair ValueFair Value($ inÂ thousands)Notional AmountAssetsLiabilitiesNotional AmountAssetsLiabilitiesCustomer-related positions:Interest rate contracts:Swaps$6,826,308Â $9,729Â $423,880Â $6,835,822Â $25,649Â $377,388Â Written options1,369,229Â â€”Â 9,929Â 1,522,531Â â€”Â 12,756Â Collars and corridors259,081Â 96Â 2,496Â 322,732Â 440Â 4,481Â Subtotal8,454,618Â 9,825Â 436,305Â 8,681,085Â 26,089Â 394,625Â Foreign exchange contracts:Forwards and spot535,153Â 5,897Â 3,428Â 956,618Â 9,466Â 6,756Â Swaps1,197,938Â 7,515Â 10,558Â 1,588,491Â 5,801Â 18,118Â Purchased options88,000Â 2,051Â â€”Â 136,000Â 1,839Â â€”Â Subtotal1,821,091Â 15,463Â 13,986Â 2,681,109Â 17,106Â 24,874Â Total$10,275,709Â $25,288Â $450,291Â $11,362,194Â $43,195Â $419,49 hedges:Interest rate contracts:Swaps$6,844,274Â $425,796Â $10,552Â $6,861,561Â $380,123Â $25,731Â Purchased options1,369,229Â 9,981Â â€”Â 1,522,531Â 12,783Â â€”Â Collars and corridors259,081Â 2,504Â 100Â 322,732Â 4,491Â 456Â Subtotal8,472,584Â 438,281Â 10,652Â 8,706,824Â 397,397Â 26,187Â Foreign exchange contracts:Forwards and spot66,546Â 52Â 128Â 148,003Â 292Â 94Â Swaps1,889,946Â 18,169Â 9,433Â 2,862,037Â 36,280Â 15,757Â Written options88,000Â â€”Â 2,051Â 136,000Â â€”Â 1,839Â Subtotal2,044,492Â 18,221Â 11,612Â 3,146,040Â 36,572Â 17,690Â Total$10,517,076Â $456,502Â $22,264Â $11,852,864Â $433,969Â $43,87 Company enters into energy commodity contracts with its customers in the oil and gas sector, which allow them to hedge against the risk of fluctuation in energy commodity prices. Offsetting contracts entered with third-party financial institutions are used as economic hedges to manage the Companyâ€™s exposure on its customer-related positions. The following table presents the notional amounts in units and the gross fair values of the commodity derivatives issued for customer-related positions and economic hedges as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023Fair ValueFair Value($ and unit inÂ thousands)Notional UnitsAssetsLiabilitiesNotional UnitsAssetsLiabilitiesCustomer-related positions:Commodity contracts:Crude oil:Swaps3,907Â Barrels$13,897Â $857Â 3,277Â Barrels$3,735Â $15,445Â Collars5,180Â Barrels8,366Â 43Â 5,966Â Barrels1,820Â 5,103Â Subtotal9,087Â Barrels22,263Â 900Â 9,243Â Barrels5, gas:Swaps148,337Â MMBTUs1,796Â 43,998Â 118,325Â MMBTUs438Â 73,793Â Collars62,277Â MMBTUs1,297Â 12,005Â 45,854Â MMBTUs21Â 20,400Â Written options1,710Â MMBTUs124Â â€”Â 1,874Â MMBTUsâ€”Â 233Â Subtotal212,324Â MMBTUs3,217Â 56,003Â 166,053Â MMBTUs459Â 94,426Â Total$25,480Â $56,903Â $6,014Â $114,974Â Econo

hedges:Commodity contracts:Crude oil:Swaps3,963Â Barrels$1,308Â $10,871Â 3,422Â Barrels$9,166Â $4,924Â Collars5,180Â Barrels3Â 1,983Â 5,966Â Barrels1,685Â 1,467Â Subtotal9,143Â Barrels1,311Â 12,854Â 9,388Â Barrels1 gas:Swaps145,824Â MMBTUs28,395Â 391Â 116,463Â MMBTUs49,941Â 305Â Collars61,667Â MMBTUs5,760Â 648Â 44,454Â MMBTUs12,565Â â€”Â Purchased options1,710Â MMBTUsâ€”Â 104Â 1,874Â MMBTUs233Â â€”Â Subtotal209,201Â MMBTUs34,155Â 1,143Â 162,791Â MMBTUs62,739Â 305Â Total$35,466Â $13,997Â $73,590Â $6,696Â Credit Contracts â€” The Company periodically enters into credit RPAs with institutional counterparties to manage the credit exposure of the interest rate contracts associated with syndication loans. Under the RPAs, a portion of the credit exposure is transferred from one party (the purchaser of credit protection) to another party (the seller of credit protection). The seller of credit protection is required to make payments to the purchaser of credit protection if the underlying borrower defaults on the related interest rate contract. The Company may enter into protection sold or protection purchased RPAs. Credit risk on RPAs is managed by monitoring the credit worthiness of the borrowers and the institutional counterparties, which is a part of the Companyâ€™s normal credit review and monitoring process. All referenced entities of the protection sold RPAs were investment grade and the weighted-average remaining maturity was 2.3 years and 2.8 years as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Assuming the underlying borrowers referenced in the interest rate contracts defaulted, the maximum exposure in the protection sold RPAs would be $63 thousand and $177 thousand as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively.As of both JuneÂ 30, 2024 and DecemberÂ 31, 2023, the Company had one outstanding protection purchased RPA with notional amount of $25 million and minimal fair value.32Equity Contracts â€” As part of the loan origination process, the Company may obtain warrants to purchase the preferred and/or common stock of the borrowersâ€™ companies, which are mainly in the technology and life sciences sectors. Warrants grant the Company the right to buy a certain class of the underlying companyâ€™s equity at a certain price before expiration. In connection with the Companyâ€™s investment in Rayliant during the third quarter of 2023, the Company granted performance-based RSUs as part of its consideration. The vesting of these equity contracts is contingent on Rayliant meeting certain financial performance targets during the future performance period. For additional information on these equity contracts, refer to Note 3 â€” Fair Value Measurement and Fair Value of Financial Instruments to the Consolidated Financial Statements in this Form 10-Q.The following table presents the net gains (losses) recognized on the Companyâ€™s Consolidated Statement of Income related to derivatives not designated as hedging instruments for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30,($ inÂ thousands)ClassificationÂ on Consolidated StatementÂ ofÂ Income2024202320242023Derivatives not designated as hedging instruments:Interest rate contractsCustomer derivative income$1,099Â $1,222Â $1,583Â $(1,261)Foreign exchange contractsForeign exchange income14,349Â 19,898Â 27,129Â 30,340Â Credit contractsCustomer derivative income2Â 12Â (3)7Â Equity contracts - warrantsLending fees(90)(14)(96)(60)Commodity contractsCustomer derivative income433Â 160Â 567Â 166Â Net gains$15,793Â $21,278Â $29,180Â $29,192Â Credit-Risk-Related Contingent Features â€” Certain of the Companyâ€™s over-the-counter derivative contracts contain early termination provisions that require the Company to settle any outstanding balances upon the occurrence of a specified credit-risk-related event. Such an event primarily relates to a downgrade of the credit rating of East West Bank to below investment grade. As of JuneÂ 30, 2024, the aggregate fair value amounts of all derivative instruments with credit risk-related contingent features that were in a net liability position totaled $2 million, for which $2 million collateral was posted to cover these positions. In comparison, as of DecemberÂ 31, 2023, the aggregate fair value amounts of all derivative instruments with credit risk-related contingent features that were in a net liability position totaled $9 thousand, for which no collateral was posted to cover these positions. In the event that the credit rating of East West Bank had been downgraded to below investment grade, the Company would have been required to post minimal additional collateral as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.Offsetting of DerivativesThe following tables present the gross derivative fair values, the balance sheet netting adjustments, and the resulting net fair values recorded on the Consolidated Balance Sheet, as well as the cash and noncash collateral associated with master netting arrangements. The gross amounts of derivative assets and liabilities are presented after the application of variation margin payments as settlements to the fair values of contracts cleared through central clearing organizations, where applicable. The collateral amounts in the following tables are limited to the outstanding balances of the related asset or liability. Therefore, instances of over-collateralization are not shown:($ in thousands)As of June 30, 2024Gross Amounts Offset on the Consolidated Balance Sheet Net Amounts Presented on the Consolidated Balance SheetGross Amounts Not Offset on the Consolidated Balance SheetGross Amounts Recognized (1)Master Netting ArrangementsCash Collateral Received (3)Security Collateral Received (5)Net AmountDerivative assets$554,460Â $(106,525)$(335,285)$112,650Â $(78,411)$34,239Â Gross Amounts Offset on the Consolidated Balance Sheet Net Amounts Presented on the Consolidated Balance SheetGross Amounts Not Offset on the Consolidated Balance Sheet Â Gross Amounts Recognized (2)Master Netting ArrangementsCash Collateral Pledged (4)Security Collateral Pledged (5)Net AmountDerivative liabilities$613,145Â $(106,525)$(2,665)$503,955Â $â€”Â $503,955Â 33($ in thousands)As of December 31, 2023Gross Amounts Offset on the Consolidated Balance Sheet Net Amounts Presented on the Consolidated Balance SheetGross Amounts Not Offset on the Consolidated Balance SheetÂ Gross Amounts Recognized (1)Master Netting ArrangementsCash Collateral Received (3)Security Collateral Received (5)Net AmountDerivative assets$610,920Â $(75,534)$(237,258)$298,128Â $(246,259)$51,869Â Gross Amounts Offset on the Consolidated Balance SheetNet Amounts Presented on the Consolidated Balance SheetGross Amounts Not Offset on the Consolidated Balance SheetÂ Gross Amounts Recognized (2)Master Netting ArrangementsCash Collateral Pledged (4)Security Collateral Pledged (5)Net AmountDerivative liabilities$613,314Â $(75,534)$(636)$537,144Â $â€”Â $537,144Â (1)Includes $3 million of gross fair value assets with counterparties that were not subject to enforceable master netting arrangements or similar agreements as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. (2)Includes $17 million and $16 million of gross fair value liabilities with counterparties that were not subject to enforceable master netting arrangements or similar agreements as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively.(3)Gross cash collateral received under master netting arrangements or similar agreements was $356 million and $244 million as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Of the gross cash collateral received, $335 million and $237 million were used to offset derivative assets as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively.(4)Gross cash collateral pledged under master netting arrangements or similar agreements was $3 million and $1 million as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Of the gross cash collateral pledged, $3 million and $1 million were used to offset derivative liabilities as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. (5)Represents the fair value of security collateral received or pledged limited to derivative assets or liabilities that are subject to enforceable master netting arrangements or similar agreements. U.S. GAAP does not permit the netting of noncash collateral on the Consolidated Balance Sheet but requires the disclosure of such amounts.In addition to the amounts included in the tables above, the Company has balance sheet netting related to resale agreements. Refer to Note 4 â€” Securities Purchased under Resale Agreements to the Consolidated Financial Statements in this Form 10-Q for additional information. Refer to Note 3 â€” Fair Value Measurement and Fair Value of Financial Instruments to the Consolidated Financial Statements in this Form 10-Q for fair value measurement disclosures on derivatives.34Note 7 â€” Loans Receivable and Allowance for Credit LossesThe following table presents the composition of the Companyâ€™s loans held-for-investment outstanding as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:($ inÂ thousands)June 30, 2024December 31, 2023Commercial:C&I$16,875,009Â $16,581,079Â CRE:CRE14,562,595Â 14,777,081Â Multifamily residential5,100,210Â 5,023,163Â Construction and land664,793Â 663,868Â Total CRE20,327,598Â 20,464,112Â Total commercial37,202,607Â 37,045,191Â Consumer:Residential mortgage:Single-family residential13,747,769Â 13,383,060Â HELOCs1,761,379Â 1,722,204Â Total residential mortgage15,509,148Â 15,105,264Â Other consumer56,154Â 60,327Â Total consumer15,565,302Â 15,165,591Â Total loans held-for-investment (1)$52,767,909Â $52,210,782Â Allowance for loan losses(683,794)(668,743)Loans held-for-investment, net (1)$52,084,115Â $51,542,039Â (1)Includes $53 million and $71 million of net deferred loan fees and net unamortized premiums as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively.Accrued interest receivable on loans held-for-investment was $266 million and $267 million as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively, and was included in Other assets on the Consolidated Balance Sheet. The interest income reversed was insignificant for both the three and six months ended June 30, 2024 and 2023. For the Companyâ€™s accounting policy on accrued interest receivable related to loans held-for-investment, see Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Loans Held-for-Investment to the Consolidated Financial Statements of the Companyâ€™s 2023 Form 10-K. The Company also has loans held-for-sale. For the Companyâ€™s accounting policy on loans held-for-sale, refer to Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Loans Held-for-Sale to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K.The Companyâ€™s FRBSF and FHLB borrowings are primarily secured by loans held-for-investment. Loans held-for-investment totaling $37.0 billion and $37.2 billion, respectively, were pledged to secure borrowings and provide additional borrowing capacity as of JuneÂ 30, 2024 and DecemberÂ 31, 2023.Credit Quality IndicatorsAll loans are subject to the Companyâ€™s credit review and monitoring process. For the commercial loan portfolio, loans are risk rated based on an analysis of the borrowerâ€™s current payment performance or delinquency, repayment sources, financial and liquidity factors, including industry and geographic considerations. For the consumer loan portfolio, payment performance or delinquency is typically the driving indicator for risk ratings.The Company utilizes internal credit risk ratings to assign each individual loan a risk rating of 1 through 10:â€¢Pass â€” loans risk rated 1 through 5 are assigned an internal risk rating category of â€œPass.â€ Loans risk rated 1 are typically loans fully secured by cash. Pass loans have sufficient sources of repayment to repay the loan in full, in accordance with all terms and conditions.â€¢Special mention â€” loans assigned a risk rating of 6 have potential weaknesses that warrant closer attention by management; these are assigned an internal risk rating category of â€œSpecial Mention.â€â€¢Substandard â€” loans assigned a risk rating of 7 or 8 have well-defined weaknesses that may jeopardize the full and timely repayment of the loan; these are assigned an internal risk rating category of â€œSubstandard.â€â€¢Doubtful â€” loans assigned a risk rating of 9 have insufficient sources of repayment and a high probability of loss; these are assigned an internal risk rating category of â€œDoubtful.â€35â€¢Loss â€” loans assigned a risk rating of 10 are uncollectible and of such little value that they are no longer considered bankable assets; these are assigned an internal risk rating category of â€œLoss.â€Loan exposures categorized as criticized consist of special mention, substandard, doubtful and loss categories. The Company reviews the internal risk ratings of its loan portfolio on a regular basis, and adjusts the ratings based on changes in the borrowersâ€™ financial status and the collectability of the loans.The following tables summarize the Companyâ€™s loans held-for-investment and year-to-date gross write-offs by loan portfolio segments, internal risk ratings and vintage year as of the periods presented. The vintage year is the year of loan origination, renewal or major modification. Revolving loans that are converted to term loans presented in the tables below are excluded from term loans by vintage year columns.June 30, 2024Term Loans by Origination Year($ inÂ thousands)20242023202220212020PriorRevolving LoansRevolving Loans Converted to Term Loans (1)TotalCommercial:C&I:Pass$1,053,645Â $2,013,510Â $1,248,640Â $1,047,295Â $286,440Â $352,329Â $10,369,005Â $23,548Â $16,394,412Â Criticized (accrual)511Â 30,279Â 115,671Â 80,715Â 1,908Â 60,126Â 124,427Â â€”Â 413,637Â Criticized (nonaccrual)3,911Â 14,606Â 22,752Â 9,484Â 3,335Â 11,929Â 943Â â€”Â 66,960Â Total C&I1,058,067Â 2,058,395Â 1,387,063Â 1,137,494Â 291,683Â 424,384Â 10,494,375Â 23,548Â 16,875,009Â Gross write-offs for the six months ended June 30, 2024 (2)â€”Â 337Â 11,753Â 14,342Â 1,212Â 1,528Â 19Â â€”Â 29,191Â CRE:Pass726,897Â 2,337,637Â 3,885,787Â 2,053,076Â 1,371,437Â 3,573,736Â 100,131Â 49,863Â 14,098,564Â Criticized (accrual)11,005Â 66,071Â 55,768Â 31,633Â 67,955Â 185,529Â â€”Â 14,790Â 432,751Â Criticized (nonaccrual)â€”Â 1,750Â â€”Â 11,020Â 469Â 18,041Â â€”Â â€”Â 31,280Â Subtotal CRE737,902Â 2,405,458Â 3,941,555Â 2,095,729Â 1,439,861Â 3,777,306Â 100,131Â 64,653Â 14,562,595Â Gross write-offs for the six months ended June 30, 2024 (2)â€”Â â€”Â â€”Â â€”Â 2,261Â â€”Â â€”Â 2,261Â Multifamily residential:Pass162,350Â 671,221Â 1,480,502Â 792,114Â 624,947Â 1,297,867Â 17,263Â 1,268Â 5,047,532Â Criticized (accrual)â€”Â â€”Â 13,380Â 31,723Â â€”Â 2,968Â â€”Â â€”Â 48,071Â Criticized (nonaccrual)â€”Â â€”Â â€”Â â€”Â â€”Â 4,607Â â€”Â â€”Â 4,607Â Subtotal multifamily residential162,350Â 671,221Â 1,493,882Â 823,837Â 624,947Â 1,305,442Â 17,263Â 1,268Â 5,100,210Â Gross write-offs for the six months ended June 30, 2024â€”Â â€”Â â€”Â â€”Â 6Â â€”Â â€”Â 6Â Construction and land:Pass15,157Â 314,253Â 228,865Â 88,236Â â€”Â 6,271Â â€”Â â€”Â 652,782Â Criticized (accrual)â€”Â â€”Â 695Â â€”Â â€”Â â€”Â â€”Â â€”Â 695Â Criticized (nonaccrual)â€”Â â€”Â 11,316Â â€”Â â€”Â â€”Â â€”Â â€”Â 11,316Â Subtotal construction and land15,157Â 314,253Â 240,876Â 88,236Â â€”Â 6,271Â â€”Â â€”Â 664,793Â Gross write-offs for the six months ended June 30, 2024â€”Â â€”Â 2,144Â â€”Â â€”Â â€”Â â€”Â 2,144Â Total CRE915,409Â 3,390,932Â 5,676,313Â 3,007,802Â 2,064,808Â 5,089,019Â 117,394Â 65,921Â 20,327,598Â Total CRE gross write-offs for the six months ended June 30, 2024 (2)â€”Â â€”Â 2,144Â â€”Â â€”Â 2,267Â â€”Â â€”Â 4,411Â Total commercial$1,973,476Â $5,449,327Â $7,063,376Â $4,145,296Â $2,356,491Â $5,513,403Â $10,611,769Â $89,469Â $37,202,607Â Total commercial gross write-offs for the six months ended June 30, 2024 (2)$â€”Â $337Â $13,897Â $14,342Â $1,212Â $3,795Â $19Â $â€”Â $33,602Â 36June 30, 2024Term Loans by Origination Year($ inÂ thousands)20242023202220212020PriorRevolving LoansRevolving Loans Converted to Term Loans (1)TotalConsumer:Residential mortgage:Single-family residential:Pass (3)$1,162,393Â $2,965,129Â $3,214,153Â $2,175,945Â $1,504,722Â $2,676,170Â $â€”Â $13,698,512Â Criticized (accrual)353Â 1,166Â 1,701Â 1,589Â 1,120Â 6,077Â â€”Â â€”Â 12,006Â Criticized (nonaccrual) (3)2,028Â 11,293Â 5,201Â 3,067Â 2,179Â 13,483Â â€”Â â€”Â 37,251Â Subtotal single-family residential mortgage1,164,774Â 2,977,588Â 3,221,055Â 2,180,601Â 1,508,021Â 2,695,730Â â€”Â â€”Â 13,747,769Â Gross write-offs for the six months ended June 30, 2024 (2)â€”Â â€”Â â€”Â â€”Â 9Â â€”Â â€”Â 9Â HELOCs:Pass4,382Â 3,797Â 4,712Â 2,576Â 3,847Â 8,253Â 1,589,193Â 126,170Â 1,742,930Â Criticized (accrual)â€”Â 1,221Â 1,072Â 339Â 603Â 993Â 503Â 488Â 5,219Â Criticized (nonaccrual)517Â 1,208Â 2,095Â 930Â â€”Â 4,513Â â€”Â 3,967Â 13,230Â Subtotal HELOCs4,899Â 6,226Â 7,879Â 3,845Â 4,450Â 13,759Â 1,589,696Â 130,625Â 1,761,379Â Total residential mortgage1,169,673Â 2,983,814Â 3,228,934Â 2,184,446Â 1,512,471Â 2,709,489Â 1,589,696Â 130,625Â 15,509,148Â Total residential mortgage gross write-offs for the six months ended June 30, 2024 (2)â€”Â â€”Â â€”Â â€”Â 9Â â€”Â â€”Â 9Â Other consumer:Pass3,886Â 37Â 19,907Â 133Â â€”Â 6,858Â 22,113Â â€”Â 52,934Â Criticized (accrual)15Â â€”Â â€”Â â€”Â â€”Â 3,000Â â€”Â 3,015Â Criticized (nonaccrual)â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â 205Â â€”Â 205Â Total other consumer3,901Â 37Â 19,907Â 133Â â€”Â 6,858Â 25,318Â â€”Â 56,154Â Gross write-offs for the six months ended June 30, 2024 (2)â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â 22Â â€”Â 22Â Total consumer$1,173,574Â $2,983,851Â $3,248,841Â $2,184,579Â $1,512,471Â $2,716,347Â $1,615,014Â $130,625Â $15,565,302Â Total consumer gross write-offs for the six months ended June 30, 2024 (2)$â€”Â $â€”Â $â€”Â $â€”Â $9Â $22Â $â€”Â $31Â Total loans held-for-investment:Pass$3,128,710Â $8,305,584Â $10,082,566Â $6,159,375Â $3,791,393Â $7,921,484Â $12,097,705Â $200,849Â $51,687,666Â Criticized (accrual)11,884Â 98,737Â 188,287Â 145,999Â 71,586Â 255,693Â 127,930Â 15,278Â 915,394Â Criticized (nonaccrual)6,456Â 28,857Â 41,364Â 24,501Â 5,983Â 52,573Â 1,148Â 3,967Â 164,849Â Total$3,147,050Â $8,433,178Â $10,312,217Â $6,329,875Â $3,868,962Â $8,229,750Â $12,226,783Â $220, loans held-for-investment gross write-offs for the six months ended June 30, 2024 (2)$â€”Â $337Â $13,897Â $14,342Â $1,212Â $3,804Â $41Â $â€”Â $33,633Â 37December 31, 2023Term Loans by Origination Year($ inÂ thousands)20232022202120202019PriorRevolving LoansRevolving Loans Converted to Term Loans (1)TotalCommercial:C&I:Pass$2,314,463Â $1,628,560Â $1,296,936Â $331,982Â $245,173Â $164,159Â $10,053,757Â $20,143Â $16,055,173Â Criticized (accrual)105,119Â 67,899Â 120,574Â 15,064Â 40,920Â 22,098Â 117,196Â â€”Â 488,870Â Criticized (nonaccrual)2,104Â 7,916Â 131Â 4,819Â 2,979Â 18,137Â 950Â â€”Â 37,036Â Total C&I2,421,686Â 1,704,375Â 1,417,641Â 351,865Â 289,072Â 204,394Â 10,171,903Â 20,143Â 16,581,079Â Gross write-offs for the year ended December 31, 2023 (2)350Â 10,454Â 424Â 3,758Â 9,748Â 2,648Â 1,593Â â€”Â 28,975Â CRE:Pass2,492,915Â 4,086,385Â 2,216,257Â 1,428,724Â 1,600,844Â 2,494,382Â 92,851Â 62,771Â 14,475,129Â Criticized (accrual)36,855Â 34,485Â 30,336Â 48,250Â 24,437Â 104,340Â â€”Â â€”Â 278,703Â Criticized (nonaccrual)â€”Â â€”Â â€”Â â€”Â 444Â 22,805Â â€”Â â€”Â 23,249Â Subtotal CRE2,529,770Â 4,120,870Â 2,246,593Â 1,476,974Â 1,625,725Â 2,621,527Â 92,851Â 62,771Â 14,777,081Â Gross write-offs for the year ended December 31, 2023 (2)â€”Â â€”Â â€”Â â€”Â 1,329Â â€”Â â€”Â 1,329Â Multifamily residential:Pass665,780Â 1,481,161Â 808,333Â 612,408Â 498,491Â 857,713Â 8,690Â 1,281Â 4,933,857Â Criticized (accrual)â€”Â 3,356Â 54,614Â â€”Â 693Â 25,974Â â€”Â â€”Â 84,637Â Criticized (nonaccrual)â€”Â â€”Â â€”Â â€”Â â€”Â 4,669Â â€”Â â€”Â 4,669Â Subtotal multifamily

residential665,780Â 1,484,517Â 862,947Â 612,408Â 499,184Â 888,356Â 8,690Â 1,281Â 5,023,163Â Gross write-offs for the year ended December 31,
2023â€”Â â€”Â â€”Â â€”Â 3Â â€”Â 3Â Construction and land:Pass209,775Â 280,151Â 120,724Â 39,928Â 808Â 5,501Â 6,981Â â€”Â 663,868Â Subtotal construction and
land209,775Â 280,151Â 120,724Â 39,928Â 808Â 5,501Â 6,981Â â€”Â 663,868Â Total
CRE3,405,325Â 5,885,538Â 3,230,264Â 2,129,310Â 2,125,717Â 3,515,384Â 108,522Â 64,052Â 20,464,112Â Total CRE gross write-offs for the year ended December 31, 2023
(2)â€”Â â€”Â â€”Â â€”Â 1,332Â â€”Â â€”Â 1,332Â Total
commercial$5,827,011Â $7,589,913Â $4,647,905Â $2,481,175Â $2,414,789Â $3,719,778Â $10,280,425Â $84,195Â $37,045,191Â Total commercial gross write-offs for the year ended
December 31, 2023 (2)$350Â $10,454Â $424Â $3,758Â $9,748Â $3,980Â $1,593Â $â€”Â $30,307Â 38December 31, 2023Term Loans by Origination Year($
inÂ thousands)20232022202120202019PriorRevolving LoansRevolving Loans Converted to Term Loans (1)TotalConsumer:Residential mortgage:Single-family residential:Pass
(4)$3,188,830Â $3,340,789Â $2,279,802Â $1,594,525Â $980,686Â $1,959,974Â $â€”Â $â€”Â $13,344,606Â Criticized
(accrual)2,680Â 4,471Â 566Â 1,440Â 1,503Â 4,167Â â€”Â â€”Â 14,827Â Criticized (nonaccrual) (3)4,466Â 837Â 3,902Â 2,081Â 3,626Â 8,715Â â€”Â â€”Â 23,627Â Subtotal single-family
residential
mortgage3,195,976Â 3,346,097Â 2,284,270Â 1,598,046Â 985,815Â 1,972,856Â â€”Â â€”Â 13,383,060Â HELOCs:Pass3,641Â 3,882Â 1,734Â 3,153Â 729Â 9,251Â 1,551,074Â 126,280Â 1,699,744Â
(accrual)565Â 1,219Â 1,872Â 101Â 185Â 1,470Â 2,548Â 1,089Â 9,049Â Criticized (nonaccrual)815Â 856Â 413Â 72Â 584Â 6,863Â 279Â 3,529Â 13,411Â Subtotal
HELOCs5,021Â 5,957Â 4,019Â 3,326Â 1,498Â 17,584Â 1,553,901Â 130,898Â 1,722,204Â Gross write-offs for the year ended December 31, 2023
(2)â€”Â â€”Â â€”Â â€”Â 41Â â€”Â 6Â 47Â Total residential mortgage3,200,997Â 3,352,054Â 2,288,289Â 1,601,372Â 987,313Â 1,990,440Â 1,553,901Â 130,898Â 15,105,264Â Total
residential mortgage gross write-offs for the year ended December 31, 2023 (2)â€”Â â€”Â â€”Â â€”Â 41Â â€”Â 6Â 47Â Other
consumer:Pass2,286Â 18,098Â 135Â â€”Â â€”Â 13,244Â 26,432Â â€”Â 60,195Â Criticized (nonaccrual)â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â 132Â â€”Â 132Â Total other
consumer2,286Â 18,098Â 135Â â€”Â â€”Â 13,244Â 26,564Â â€”Â 60,327Â Total
consumer$3,203,283Â $3,370,152Â $2,288,424Â $1,601,372Â $987,313Â $2,003,684Â $1,580,465Â $130,898Â $15,165,591Â Total consumer gross write-offs for the year ended December 31,
2023 (2)$â€”Â $â€”Â $â€”Â $â€”Â $â€”Â $41Â $â€”Â $6Â $47Â Total by Risk
Rating:Pass$8,877,690Â $10,839,026Â $6,723,921Â $4,010,720Â $3,326,731Â $5,504,224Â $11,739,785Â $210,475Â $51,232,572Â Criticized
(accrual)145,219Â 111,430Â 207,962Â 64,855Â 67,738Â 158,049Â 119,744Â 1,089Â 876,086Â Criticized
(nonaccrual)7,385Â 9,609Â 4,446Â 6,972Â 7,633Â 61,189Â 1,361Â 3,529Â 102,124Â Total$9,030,294Â $10,960,065Â $6,936,329Â $4,082,547Â $3,402,102Â $5,723,462Â $11,860,890Â $215,093
loans held-for-investment gross write-offs for the year ended December 31, 2023 (2)$350Â $10,454Â $424Â $3,758Â $9,748Â $4,021Â $1,593Â $6Â $30,354Â (1)$1 million and $8Â million of
total commercial loans, comprised of C&I and CRE revolving loans, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison, $1Â million and
$14Â million of total commercial loans, primarily comprised of CRE revolving loans converted to term loans during the three and six months ended June 30, 2023, respectively. $18Â million and
$28Â million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison, $10Â million and $14
million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2023, respectively. (2)Excludes gross write-offs associated with
loans the Company sold or settled.(3)As of both JuneÂ 30, 2024 and DecemberÂ 31, 2023, $1Â million of nonaccrual loans whose payments were guaranteed by the Federal Housing
Administration were classified with a â€œPassâ€ rating.39Nonaccrual and Past Due LoansLoans that are 90 or more days past due are generally placed on nonaccrual status unless the loan is
well-collateralized and in the process of collection. Loans that are less than 90 days past due but have identified deficiencies, such as when the full collection of principal or interest becomes
uncertain, are also placed on nonaccrual status. The following tables present the aging analysis of loans held-for-investment as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024($
inÂ thousands)Current Accruing LoansAccruing Loans 30-59Â Days PastÂ DueAccruing Loans 60-89Â Days PastÂ DueTotal Accruing PastÂ Due LoansTotal Nonaccrual LoansTotal
LoansCommercial:C&I$16,785,688Â $12,851Â $9,510Â $22,361Â $66,960Â $16,875,009Â CRE:CRE14,518,793Â 11,627Â 895Â 12,522Â 31,280Â 14,562,595Â Multifamily
residential5,094,712Â 891Â â€”Â 891Â 4,607Â 5,100,210Â Construction and land653,477Â â€”Â â€”Â â€”Â 11,316Â 664,793Â Total
CRE20,266,982Â 12,518Â 895Â 13,413Â 47,203Â 20,327,598Â Total commercial37,052,670Â 25,369Â 10,405Â 35,774Â 114,163Â 37,202,607Â Consumer:Residential mortgage:Single-family
residential13,667,351Â 29,993Â 12,141Â 42,134Â 38,284Â 13,747,769Â HELOCs1,729,694Â 13,236Â 5,219Â 18,455Â 13,230Â 1,761,379Â Total residential
mortgage15,397,045Â 43,229Â 17,360Â 60,589Â 51,514Â 15,509,148Â Other consumer55,706Â 158Â 85Â 243Â 205Â 56,154Â Total
consumer15,452,751Â 43,387Â 17,445Â 60,832Â 51,719Â 15,565,302Â Total$52,505,421Â $68,756Â $27,850Â $96,606Â $165,882Â $52,767,909Â December 31, 2023($ inÂ thousands)Current
Accruing LoansAccruing Loans 30-59Â Days PastÂ DueAccruing Loans 60-89Â Days PastÂ DueTotal Accruing PastÂ Due LoansTotal Nonaccrual LoansTotal
LoansCommercial:C&I$16,508,394Â $28,550Â $7,099Â $35,649Â $37,036Â $16,581,079Â CRE:CRE14,750,315Â 1,719Â 1,798Â 3,517Â 23,249Â 14,777,081Â Multifamily
residential5,017,897Â 597Â â€”Â 597Â 4,669Â 5,023,163Â Construction and land650,617Â 13,251Â â€”Â 13,251Â â€”Â 663,868Â Total
CRE20,418,829Â 15,567Â 1,798Â 17,365Â 27,918Â 20,464,112Â Total commercial36,927,223Â 44,117Â 8,897Â 53,014Â 64,954Â 37,045,191Â Consumer:Residential mortgage:Single-family
residential13,313,455Â 29,285Â 15,943Â 45,228Â 24,377Â 13,383,060Â HELOCs1,687,301Â 12,266Â 9,226Â 21,492Â 13,411Â 1,722,204Â Total residential
mortgage15,000,756Â 41,551Â 25,169Â 66,720Â 37,788Â 15,105,264Â Other consumer56,930Â 3,123Â 142Â 3,265Â 132Â 60,327Â Total
consumer15,057,686Â 44,674Â 25,311Â 69,985Â 37,920Â 15,165,591Â Total$51,984,909Â $88,791Â $34,208Â $122,999Â $102,874Â $52,210,782Â 40The following table presents the
amortized cost of loans on nonaccrual status for which there was no related allowance for loan losses as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. Nonaccrual loans may not have an
allowance for credit losses if the loan balances are well secured by collateral values and there is no loss expectation.($ inÂ thousands)June 30, 2024December 31,
2023Commercial:C&I$50,808Â $33,089Â CRE30,674Â 22,653Â Multifamily residential4,210Â 4,235Â Construction and land11,316Â â€”Â Total commercial97,008Â 59,977Â Consumer:Single-
family residential14,461Â 4,852Â HELOCs7,057Â 7,256Â Total consumer21,518Â 12,108Â Total nonaccrual loans with no related allowance for loan losses$118,526Â $72,085Â Foreclosed
AssetsThe Company acquires assets from borrowers through loan restructurings, workouts, or foreclosures. Assets acquired may include real properties (e.g., real estate, land, and buildings)
and commercial and personal properties. The Company recognizes foreclosed assets upon receiving assets in satisfaction of a loan (e.g., taking legal title or physical possession).Foreclosed
assets, consisting of OREO and other nonperforming assets, are included in Other assets on the Consolidated Balance Sheet. The Company had $30 million of foreclosed assets as of JuneÂ 30,
2024, compared with $11Â million as of DecemberÂ 31, 2023. The Company commences the foreclosure process on consumer mortgage loans after a borrower becomes more than 120 days
delinquent in accordance with the Consumer Financial Protection Bureau guidelines. The carrying value of the consumer real estate loans that were in an active or suspended foreclosure
process was $8 million as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.Loan Modifications to Borrowers Experiencing Financial DifficultyAs part of the Companyâ€™s loss mitigation efforts,
the Company may agree to modify the contractual terms of a loan to assist borrowers experiencing financial difficulty. The Company negotiates loan modifications on a case-by-case basis to
achieve mutually agreeable terms that maximize loan collectability and meet the borrowerâ€™s financial needs. The Company considers various factors to identify borrowers experiencing
financial difficulty. The primary factor for consumer borrowers is delinquency status. For commercial loan borrowers, these factors include credit risk ratings, the probability of loan risk rating
downgrades, and overall risk profile changes. The modification may include, but is not limited to, payment deferrals, interest rate reductions, term extensions, principal forgiveness, or a
combination of such modifications. Commercial loan borrowers that require immaterial modifications such as insignificant interest rate changes, short-term extensions (90 days or less) from the
original maturity date, or temporary waivers or extensions of financial covenants which would not constitute material credit actions, are generally not considered to be experiencing financial
difficulty and are not included in the disclosure. Insignificant payment deferrals (three months or less in the last 12 months) are also not included in the disclosure.41The following tables
present the amortized cost of loans that were modified during the three and six months ended June 30, 2024 and 2023 by loan class and modification type:Three Months Ended June 30,
2024Modification Type($ in thousands)Term ExtensionPayment DelayCombination: Term Extension/ Payment DelayCombination: Rate Reduction/ Payment DelayTotalModification as a % of
Loan ClassCommercial:C&I$11,901Â $5,658Â $2,951Â $â€”Â $20,510Â 0.12Â %CREâ€”Â â€”Â â€”Â 11,020Â 11,020Â 0.05Â %Total
commercial11,901Â 5,658Â 2,951Â 11,020Â 31,530Â Consumer:Single-family residentialâ€”Â 4,791Â â€”Â â€”Â 4,791Â 0.03Â %HELOCsâ€”Â 2,053Â â€”Â â€”Â 2,053Â 0.12Â %Other
consumer3,000Â â€”Â â€”Â â€”Â 3,000Â 5.34Â %Total consumer3,000Â 6,844Â â€”Â â€”Â 9,844Â Total$14,901Â $12,502Â $2,951Â $11,020Â $41,374Â Three Months Ended June 30,
2023Modification Type($ in thousands)Term ExtensionPayment DelayCombination: Term Extension/ Payment DelayCombination: Rate Reduction/ Term ExtensionCombination: Principal
Forgiveness/ Rate Reduction/ Term ExtensionTotalModification as a % of Loan
ClassCommercial:C&I$13,475Â $12,788Â $â€”Â $â€”Â $298Â $26,561Â 0.17Â %CREâ€”Â â€”Â â€”Â 32,791Â â€”Â 32,791Â 0.16Â %Total
commercial13,475Â 12,788Â â€”Â 32,791Â 298Â 59,352Â Consumer:Single-family
residentialâ€”Â 5,085Â 551Â â€”Â â€”Â 5,636Â 0.05Â %HELOCsâ€”Â 978Â â€”Â â€”Â â€”Â 978Â 0.05Â %Total
consumerâ€”Â 6,063Â 551Â â€”Â â€”Â 6,614Â Total$13,475Â $18,851Â $551Â $32,791Â $298Â $65,966Â 42Six Months Ended June 30, 2024Modification Type($ in thousands)Term
ExtensionPayment DelayCombination: Term Extension/ Payment DelayCombination: Rate Reduction/ Payment DelayTotalModification as a % of Loan
ClassCommercial:C&I$15,601Â $25,886Â $2,951Â $â€”Â $44,438Â 0.26Â %CRE24,321Â â€”Â â€”Â 30,570Â 54,891Â 0.27Â %Total
commercial39,922Â 25,886Â 2,951Â 30,570Â 99,329Â Consumer:Single-family residentialâ€”Â 8,528Â â€”Â â€”Â 8,528Â 0.06Â %HELOCsâ€”Â 6,881Â â€”Â 517Â 7,398Â 0.42Â %Other
consumer3,000Â â€”Â â€”Â â€”Â 3,000Â 5.34Â %Total consumer3,000Â 15,409Â â€”Â 517Â 18,926Â Total$42,922Â $41,295Â $2,951Â $31,087Â $118,255Â Six Months Ended June 30,
2023Modification Type($ in thousands)Term ExtensionPayment DelayCombination: Term Extension/ Payment DelayCombination: Rate Reduction/ Term ExtensionCombination: Principal
Forgiveness/ Rate Reduction/ Term ExtensionTotalModification as a % of Loan
ClassCommercial:C&I$33,098Â $26,799Â $â€”Â $â€”Â $298Â $60,195Â 0.38Â %CRE526Â â€”Â â€”Â 32,791Â â€”Â 33,317Â 0.17Â %Total
commercial33,624Â 26,799Â â€”Â 32,791Â 298Â 93,512Â Consumer:Single-family
residentialâ€”Â 5,085Â 551Â â€”Â â€”Â 5,636Â 0.05Â %HELOCsâ€”Â 978Â 726Â â€”Â â€”Â 1,704Â 0.09Â %Total
consumerâ€”Â 6,063Â 1,277Â â€”Â â€”Â 7,340Â Total$33,624Â $32,862Â $1,277Â $32,791Â $298Â $100,852Â The following tables present the financial effects of the loan modifications for the
three and six months ended June 30, 2024 and 2023 by loan class and modification type:Financial Effects of Loan Modifications for the Three Months Ended June 30,20242023($ in
thousands)Weighted-Average Interest Rate ReductionWeighted-Average Term Extension (in years)Weighted-Average Payment Delay (in years)Principal ForgivenessWeighted-Average Interest
Rate ReductionWeighted-Average Term Extension (in years)Weighted-Average Payment Delay (in years)Commercial:C&Iâ€”Â %2.02.0$345Â (1)8.50Â %
(1)1.70.6CRE2.50Â %0.01.2â€”Â 3.00Â %2.50.0Consumer:Single-family residentialâ€”Â %0.00.8â€”Â â€”Â %9.70.9HELOCsâ€”Â %0.00.7â€”Â â€”Â %0.00.6Other
consumerâ€”Â %0.80.0â€”Â â€”Â %0.00.043Financial Effects of Loan Modifications for the Six Months Ended June 30, 20242023($ in thousands)Weighted-Average Interest Rate
ReductionWeighted-Average Term Extension (in years)Weighted-Average Payment Delay (in years)Principal ForgivenessWeighted-Average Interest Rate ReductionWeighted-Average Term
Extension (in years)Weighted-Average Payment Delay (in years)Commercial:C&Iâ€”Â %2.01.5$345Â (1)8.50Â %(1)1.50.8CRE2.66Â %1.51.0â€”Â 3.00Â %2.50.0Consumer:Single-family
residentialâ€”Â %0.00.8â€”Â â€”Â %9.70.9HELOCs0.25Â %0.02.8â€”Â â€”Â %14.80.5Other consumerâ€”Â %0.80.0â€”Â â€”Â %0.00.0(1)Comprised of a C&I loan modified during the three and
six months ended June 30, 2023 where the interest is waived in addition to principal forgiveness.A modified loan may become delinquent and result in a payment default (generally 90 days past
due) subsequent to modification. The following table presents information on loans that defaulted during the three and six months ended June 30, 2024 that received modifications during the 12
months preceding payment default:Loans Modified Subsequently Defaulted During Three Months Ended June 30, 2024($ in thousands)Term ExtensionPayment DelayCombination: Rate
Reduction/ Payment DelayCombination: Term Extension/ Payment DelayTotalCommercial:C&Iâ€”Â $5,658Â $â€”Â $â€”Â $5,658Â
commercialâ€”Â 5,658Â â€”Â â€”Â 5,658Â Consumer:Single-family residentialâ€”Â 3,613Â â€”Â 2,438Â 6,051Â HELOCsâ€”Â 941Â 1,149Â â€”Â 2,090Â Total
consumerâ€”Â 4,554Â 1,149Â 2,438Â 8,141Â Total$â€”Â $10,212Â $1,149Â $2,438Â $13,799Â Loans Modified Subsequently Defaulted During the Six Months Ended June 30, 2024($ in
thousands)Term ExtensionPayment DelayCombination: Rate Reduction/ Payment DelayCombination: Term Extension/ Payment
DelayTotalCommercial:C&I$7,829Â $5,658Â $â€”Â $â€”Â $13,487Â Total commercial7,829Â 5,658Â â€”Â â€”Â 13,487Â Consumer:Single-family
residentialâ€”Â 7,575Â â€”Â 2,823Â 10,398Â HELOCsâ€”Â 941Â 1,149Â â€”Â 2,090Â Total consumerâ€”Â 8,516Â 1,149Â 2,823Â 12,488Â Total$7,829Â $14,174Â $1,149Â $2,823Â $25,975Â In
comparison, there were no loans that received modifications and subsequently defaulted during both the three and six months ended June 30, 2023.44The Company monitors the performance of
modified loans to borrowers experiencing financial difficulty to understand the effectiveness of its modification efforts. The following tables present the performance of loans that were modified
in the twelve months ended JuneÂ 30, 2024. For the comparative period, the amounts represent the performance of loans that were modified in the six months ended JuneÂ 30, 2023,
subsequent to the adoption of ASU 2022-02 on January 1, 2023:Payment Performance as of JuneÂ 30, 2024($ in thousands)Current30 - 89 Days Past Due90+ Days Past
DueTotalCommercial:C&I$67,004Â $â€”Â $7,829Â $74,833Â CRE54,892Â â€”Â â€”Â 54,892Â Total commercial121,896Â â€”Â 7,829Â 129,725Â Consumer:Single-family
residential8,261Â 1,325Â 8,240Â 17,826Â HELOCs6,396Â 3,296Â 1,210Â 10,902Â Other consumer3,000Â â€”Â â€”Â 3,000Â Total
consumer17,657Â 4,621Â 9,450Â 31,728Â Total$139,553Â $4,621Â $17,279Â $161,453Â Payment Performance as of JuneÂ 30, 2023($ in thousands)Current30 - 89 Days Past Due90+ Days Past
DueTotalCommercial:C&I$48,206Â $7,000Â $4,989Â $60,195Â CRE33,317Â â€”Â â€”Â 33,317Â Total commercial81,523Â 7,000Â 4,989Â 93,512Â Consumer:Single-family
residential5,045Â 591Â â€”Â 5,636Â HELOCs1,704Â â€”Â â€”Â 1,704Â Total consumer6,749Â 591Â â€”Â 7,340Â Total$88,272Â $7,591Â $4,989Â $100,852Â Commitments outstanding to lend
additional funds to borrowers experiencing financial difficulty whose loans were modified were $12 million and $4 million, as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively.Allowance
for Credit LossesThe Company has a current expected credit losses framework for all financial assets measured at amortized cost and certain off-balance sheet credit exposures. The
Companyâ€™s allowance for credit losses, which includes both the allowance for loan losses and the allowance for unfunded credit commitments, is calculated with the objective of maintaining
a reserve sufficient to absorb losses inherent in our credit portfolios. The measurement of the allowance for credit losses is based on managementâ€™s best estimate of lifetime expected credit
losses, periodic evaluation of the loan portfolio, lending-related commitments and other relevant factors.The allowance for credit losses is deducted from the amortized cost basis of a financial
asset or a group of financial assets so that the balance sheet reflects the net amount the Company expects to collect. Amortized cost is the principal balance outstanding, net of purchase
premiums and discounts, deferred fees and costs, and escrow advances. Subsequent changes in expected credit losses are recognized in net income as a provision for, or a reversal of, credit
loss expense.The allowance for credit losses estimation involves procedures to consider the unique risk characteristics of the portfolio segments. The majority of the Companyâ€™s credit
exposures that share risk characteristics with other similar exposures are collectively evaluated. The collectively evaluated loans include performing loans and unfunded credit commitments. If
an exposure does not share risk characteristics with other exposures, the Company generally estimates expected credit losses on an individual basis.45Allowance for Collectively Evaluated

LoansThe allowance for collectively evaluated loans consists of a quantitative component that assesses the different risk factors considered in our models and a qualitative component that considers risk factors external to the models. Each of these components are described below.Quantitative Component â€” The Company applies quantitative methods to estimate loan losses by considering a variety of factors such as historical loss experience, the current credit quality of the portfolio, and an economic outlook over the life of the loan. The Company incorporates forward-looking information using macroeconomic scenarios which include variables that are considered key drivers of increases and decreases in credit losses. The Company utilizes a probability-weighted, multiple-scenario forecast approach. These scenarios may consist of a base forecast representing management's view of the most likely outcome, combined with downside or upside scenarios reflecting possible worsening or improving economic conditions. The quantitative models incorporate a probability-weighted calculation of these macroeconomic scenarios over a reasonable and supportable forecast period. If the life of the loans extends beyond the reasonable and supportable forecast period, the Company will consider historical experience or long-run macroeconomic trends over the remaining life of the loans to estimate the allowance for loan losses.There were no changes to the reasonable and supportable forecast period, except to the C&I segment, and no changes to the reversion to the historical loss experience method for the three and six months ended June 30, 2024 and 2023. The reasonable and supportable forecast period for the C&I segment changed from 11 quarters to eight quarters due to model redevelopment during the third quarter of 2023.The following table provides key credit risk characteristics and macroeconomic variables that the Company uses to estimate the expected credit losses by portfolio segment:Portfolio SegmentRisk CharacteristicsMacroeconomic VariablesC&IAge percentage, size at origination, delinquency status, sector and risk ratingUnemployment rate, Gross Domestic Product (â€œGDPâ€), and U.S. Treasury rates (1) CRE, Multifamily residential, and Construction and landDelinquency status, maturity date, collateral value, property type, and geographic locationUnemployment rate, GDP, and U.S. Treasury ratesSingle-family residential and HELOCsFICO score, delinquency status, maturity date, collateral value, and geographic locationUnemployment rate, GDP, and Home Price IndicesOther consumerLoss rate approachImmaterial (2)(1)Macroeconomic variables were updated due to model redevelopment.(2)Macroeconomic variables are included in the qualitative estimate.Quantitative Component â€” Allowance for Loan Losses for the Commercial Loan PortfolioThe Companyâ€™s C&I lifetime loss rate model estimates the loss rate expected over the life of a loan. This loss rate is applied to the amortized cost basis, excluding accrued interest receivable, to determine expected credit losses. The lifetime loss rate modelâ€™s reasonable and supportable period spans eight quarters, thereafter, immediately reverting to the historical average loss rate, expressed through the loan-level lifetime loss rate.To generate estimates of expected loss at the loan level for CRE, multifamily residential, and construction and land loans, projected probabilities of default (â€œPDsâ€) and loss given defaults (â€œLGDsâ€) are applied to the estimated exposure at default, considering the term and payment structure of the loan. The forecast of future economic conditions returns to long-run historical economic trends within the reasonable and supportable period.To estimate the life of a loan under both models, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience.Quantitative Component â€” Allowance for Loan Losses for the Consumer Loan PortfolioFor single-family residential and HELOC loans, projected PDs and LGDs are applied to the estimated exposure at default, considering the term and payment structure of the loan, to generate estimates of expected loss at the loan level. The forecast of future economic conditions returns to long-run historical economic trends after the reasonable and supportable period. To estimate the life of a loan for the single-family residential and HELOC loan portfolios, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience. For other consumer loans, the Company uses a loss rate approach.46Qualitative Component â€” The Company considers the following qualitative factors in the determination of the collectively evaluated allowance if these factors have not already been captured by the quantitative model. Such qualitative factors may include, but are not limited to:â€¢loan growth trends;â€¢the volume and severity of past due financial assets, and criticized or adversely classified financial assets;â€¢the Companyâ€™s lending policies and procedures, including changes in lending strategies, underwriting standards, collection, write-off and recovery practices;â€¢knowledge of a borrowerâ€™s operations;â€¢the quality of the Companyâ€™s credit review system;â€¢the experience, ability and depth of the Companyâ€™s management and associates;â€¢the effect of other external factors such as the regulatory and legal environments, or changes in technology; â€¢actual and expected changes in international, national, regional, and local economic and business conditions in which the Company operates; and â€¢risk factors in certain industry sectors not captured by the quantitative models.The magnitude of the impact of these factors on the Companyâ€™s qualitative assessment of the allowance for credit losses changes from period to period according to changes made by management in its assessment of these factors. The extent to which these factors change may be dependent on whether they are already reflected in quantitative loss estimates during the current period and the extent to which changes in these factors diverge from period to period.While the Companyâ€™s allowance methodologies strive to reflect all relevant credit risk factors, there continues to be uncertainty associated with, but not limited to, potential imprecision in the estimation process due to the inherent time lag of obtaining information and normal variations between expected and actual outcomes. The Company may hold additional qualitative reserves that are designed to provide coverage for losses attributable to such risk.Allowance for Individually Evaluated LoansWhen a loan no longer shares similar risk characteristics with other loans, such as in the case of certain nonaccrual loans, the Company estimates the allowance for loan losses on an individual loan basis. The allowance for loan losses for individually evaluated loans is measured as the difference between the recorded value of the loans and their fair value. For loans evaluated individually, the Company uses one of three different asset valuation measurement methods: (1) the fair value of collateral less costs to sell; (2) the present value of expected future cash flows; or (3) the loan's observable market price. If an individually evaluated loan is determined to be collateral dependent, the Company applies the fair value of the collateral less costs to sell method. If an individually evaluated loan is determined not to be collateral dependent, the Company uses the present value of future cash flows or the observable market value of the loan.â€¢Collateral-Dependent Loans â€” The allowance of a collateral-dependent loan is limited to the difference between the recorded value and fair value of the collateral less cost of disposal or sale. As of JuneÂ 30, 2024, collateral-dependent commercial and consumer loans totaled $75 million and $23 million, respectively. In comparison, collateral-dependent commercial and consumer loans totaled $30 million and $12 million, respectively, as of DecemberÂ 31, 2023. The Company's collateral-dependent loans were secured by real estate. As of both JuneÂ 30, 2024 and DecemberÂ 31, 2023, the collateral value of the properties securing the collateral-dependent loans, net of selling costs, exceeded the recorded value of the majority of the loans.47The following tables summarize the activity in the allowance for loan losses by portfolio segments for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30, 2024CommercialConsumerCREResidential Mortgage($ inÂ thousands)C&ICREMultifamily ResidentialConstruction and LandSingle-Family ResidentialHELOCsOther ConsumerTotalAllowance for loan losses, beginning of period$373,631Â $187,460Â $37,418Â $10,819Â $55,922Â $3,563Â $1,467Â $670,280Â Provision for (reversal of) credit losses on loans(a)17,783Â 18,287Â 2,628Â 4,422Â (6,366) (232)240Â 36,762Â Gross charge-offs(13,134)(11,103)â€”Â (920)(35)â€”Â (130)(25,322)Gross recoveries1,817Â 150Â 208Â 1Â 2Â 9Â â€”Â 2,187Â Total net (charge-offs) recoveries(11,317) (10,953)208Â (919)(33)9Â (130)(23,135)Foreign currency translation adjustment(113)â€”Â â€”Â â€”Â â€”Â â€”Â (113)Allowance for loan losses, end of period$379,984Â $194,794Â $40,254Â $14,322Â $49,523Â $3,340Â $1,577Â $683,794Â Three Months Ended June 30, 2023CommercialConsumerCREResidential Mortgage($ inÂ thousands)C&ICREMultifamily ResidentialConstruction and LandSingle-Family ResidentialHELOCsOther ConsumerTotalAllowance for loan losses, beginning of period$376,325Â $155,067Â $24,526Â $9,322Â $48,007Â $4,971Â $1,675Â $619,893Â Provision for (reversal of) credit losses on loans(a)5,259Â 15,685Â (1,604)1,995Â 3,501Â (444) (367)24,025Â Gross charge-offs(7,335)(2,366)â€”Â â€”Â â€”Â (6)(48)(9,755)Gross recoveries2,065Â 119Â 16Â 8Â 5Â 5Â â€”Â 2,218Â Total net (charge-offs) recoveries (5,270) (2,247)16Â 8Â 5Â (1)(48)(7,537)Foreign currency translation adjustment(981)â€”Â â€”Â â€”Â â€”Â â€”Â (981)Allowance for loan losses, end of period$375,333Â $168,505Â $22,938Â $11,325Â $51,513Â $4,526Â $1,260Â $635,400Â Six Months Ended June 30, 2024CommercialConsumerCREResidential Mortgage($ inÂ thousands)C&ICREMultifamily ResidentialConstruction and LandSingle-Family ResidentialHELOCsOther ConsumerTotalAllowance for loan losses, beginning of period$392,685Â $170,592Â $34,375Â $10,469Â $55,018Â $3,947Â $1,657Â $668,743Â Provision for (reversal of) credit losses on loans(a)18,057Â 37,419Â 5,660Â 5,803Â (5,467) (664)108Â 60,916Â Gross charge-offs(34,132)(13,501)(6)(2,144)(35)â€”Â (188)(50,006)Gross recoveries3,527Â 284Â 225Â 194Â 7Â 57Â â€”Â 4,294Â Total net (charge-offs) recoveries(30,605) (13,217)219Â (1,950)(28)57Â (188)(45,712)Foreign currency translation adjustment(153)â€”Â â€”Â â€”Â â€”Â â€”Â (153)Allowance for loan losses, end of period$379,984Â $194,794Â $40,254Â $14,322Â $49,523Â $3,340Â $1,577Â $683,794Â 48Six Months Ended June 30, 2023CommercialConsumerCREResidential Mortgage($ inÂ thousands)C&ICREMultifamily ResidentialConstruction and LandSingle-Family ResidentialHELOCsOther ConsumerTotalAllowance for loan losses, December 31, 2022$371,700Â $149,864Â $23,373Â $9,109Â $35,564Â $4,475Â $1,560Â $595,645Â Impact of ASU 2022-02 adoption5,683Â 337Â 6Â â€”Â 1Â 1Â â€”Â 6,028Â Allowance for loan losses, beginning of period377,383Â 150,201Â 23,379Â 9,109Â 35,565Â 4,476Â 1,560Â 601,673Â Provision for (reversal of) credit losses on loans(a)4,581Â 20,361Â (469)2,205Â 15,943Â 136Â (212)42,545Â Gross charge-offs(9,235)(2,372)â€”Â â€”Â â€”Â (97)(88)(11,792)Gross recoveries3,276Â 315Â 28Â 11Â 5Â 11Â â€”Â 3,646Â Total net (charge-offs) recoveries(5,959)(2,057)28Â 11Â 5Â (86)(88)(8,146)Foreign currency translation adjustment(672)â€”Â â€”Â â€”Â â€”Â â€”Â â€”Â (672)Allowance for loan losses, end of period$375,333Â $168,505Â $22,938Â $11,325Â $51,513Â $4,526Â $1,260Â $635,400Â In addition to the allowance for loan losses, the Company maintains an allowance for unfunded credit commitments. The Company has three general areas for which it provides the allowance for unfunded credit commitments: (1) recourse obligations for loans sold, (2) letters of credit, and (3) unfunded lending commitments. The allowance for unfunded credit commitments is maintained at a level that management believes to be sufficient to absorb estimated expected credit losses related to unfunded credit facilities. See Note 11 â€” Commitments and Contingencies to the Consolidated Financial Statements in this Form 10-Q for additional information related to unfunded credit commitments. The following table summarizes the activities in the allowance for unfunded credit commitments for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30, ($ inÂ thousands)2024202320242023Unfunded credit facilitiesAllowance for unfunded credit commitments, beginning of period$38,544Â $27,741Â $37,698Â $26,264Â Provision for credit losses on unfunded credit commitments(b)238Â 1,975Â 1,084Â 3,455Â Foreign currency translation adjustment1Â 12Â 1Â 9Â Allowance for unfunded credit commitments, end of period$38,783Â $29,728Â $38,783Â $29,728Â Provision for credit losses(a) + (b)$37,000Â $26,000Â $62,000Â $46,000Â The allowance for credit losses was $723 million as of JuneÂ 30, 2024, an increase of $17Â million, compared with $706 million as of DecemberÂ 31, 2023. The slight increase in the allowance for credit losses was primarily driven by the Companyâ€™s net loan growth, qualitative risk assessment and economic forecasts that reflected continued caution regarding inflation, the high interest rate environment and the CRE market outlook.The Company considers multiple economic scenarios to develop the estimate of the allowance for loan losses. The scenarios may consist of a baseline forecast representing management's view of the most likely outcome, and downside or upside scenarios that reflect possible worsening or improving economic conditions. As of June 30, 2024, the Company assigned the same weightings to its baseline, upside and downside scenarios as compared with December 31, 2023. The current baseline economic forecast continues to reflect key risks such as high inflation, high interest rates, concerns over global conflicts and oil prices. Compared to December 2023, the June 2024 baseline forecast for GDP growth showed some improvement in the near term (full years 2024 and 2025) and a slight worsening for longer-term (2026 and beyond). Unemployment rate has remained low with the June 2024 forecast showing a small uptick for the remainder of 2024, compared to the December 2023 forecast for the same periods. The downside scenario assumed the economy falls into recession in the third quarter of 2024 as a result of still-elevated interest rates, global and domestic political tensions, and concerns about bank failures. The upside scenario assumed a more optimistic economic outlook, including stronger growth, stable financial market, and full employment starting in the fourth quarter of 2024.49Loan Transfers, Sales and PurchasesThe Companyâ€™s primary business focus is on directly originated loans. The Company also purchases loans from and participates in loan financing with other banks. In the normal course of business, the Company also provides other financial institutions with the ability to participate in commercial loans that it originates, by selling loans to such institutions. Purchased loans may be transferred from held-for-investment to held-for-sale, and write-downs to allowance for loan losses are recorded, when appropriate. The following tables provide information on the carrying value of loans transferred, sold and purchased for the held-for-investment portfolio, during the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30, 2024CommercialConsumerCREResidential Mortgage ($ inÂ thousands)C&ICREConstruction and LandSingle-Family ResidentialTotalLoans transferred from held-for-investment to held-for-sale (1)$138,923Â $â€”Â $718Â $â€”Â $139,641Â Sales (2)(3)$133,906Â $â€”Â $718Â $â€”Â $134,624Â Purchases$170,175Â (4)$â€”Â $â€”Â $111,864Â $282,039Â Three Months Ended June 30, 2023CommercialConsumerCREResidential Mortgage ($ inÂ thousands)C&ICREConstructionand LandSingle-Family ResidentialTotalLoans transferred from held-for-investment to held-for-sale (1)$111,396Â $â€”Â $8,154Â $â€”Â $119,550Â Sales (2)(3)$115,735Â $â€”Â $8,154Â $â€”Â $123,889Â Purchases$38,279Â (4)$â€”Â $â€”Â $79,137Â $117,416Â Six Months Ended June 30, 2024CommercialConsumerTotalCREResidential Mortgage($ inÂ thousands)C&ICREConstructionand LandSingle-Family ResidentialLoans transferred from held-for-investment to held-for-sale (1)$338,897Â $â€”Â $718Â $â€”Â $339,615Â Sales (2)(3)$321,108Â $â€”Â $718Â $965Â $322,791Â Purchases$203,519Â (4)$â€”Â $â€”Â $186,600Â $390,119Â Six Months Ended June 30, 2023Commercial ConsumerTotalCREResidential Mortgage($ inÂ thousands)C&ICREConstruction and LandSingle-Family ResidentialLoans transferred from held-for-investment to held-for-sale (1)$268,272Â $3,600Â $8,154Â $â€”Â $280,026Â Sales (2)(3)$291,667Â $3,600Â $8,154Â $â€”Â $303,421Â Purchases$60,962Â (4)$â€”Â $â€”Â $211,136Â $272,098Â (1)Includes write-downs of $1Â million to the allowance for loan losses related to loans transferred from held-for-investment to held-for-sale for both the three and six months ended June 30, 2024, and $308Â thousand and $1Â million for the three and six months ended June 30, 2023, respectively.(2)Includes originated loans sold of $95 million and $187 million for the three and six months ended June 30, 2024, respectively, and $92 million and $203 million for the three and six months ended June 30, 2023, respectively. Originated loans sold consisted primarily of C&I loans for each of the three and six months ended June 30, 2024 and 2023.(3)Includes $40 million and $136 million of purchased loans sold in the secondary market for the three and six months ended June 30, 2024, respectively, and $32 million and $100 million for the three and six months ended June 30, 2023, respectively.(4)C&I loan purchases were comprised of syndicated C&I term loans.50Note 8 â€” Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, NetThe CRA encourages banks to meet the credit needs of their communities, particularly low- and moderate-income individuals and neighborhoods. The Company invests in certain affordable housing projects in the form of ownership interests in limited partnerships or limited liability companies that qualify for CRA consideration and tax credits. These entities are formed to develop and operate apartment complexes designed as high-quality affordable housing for lower income tenants throughout the U.S. To fully utilize the available tax credits, each of these entities must meet the affordable housing regulatory requirements for a 15-year minimum compliance period. The Company also invests in small business investment companies and new markets tax credit projects that qualify for CRA consideration, as well as eligible projects that qualify for production, historic and renewable energy tax credits. Investments in new markets tax credits promote development in low-income communities, investments in production and renewable energy tax credits help promote the development of renewable energy sources, and investments in historic tax credits promote the rehabilitation of historic buildings and economic revitalization of the surrounding areas.The majority of affordable housing partnership, tax credit and CRA investments discussed above are variable interest entities where the Company is a limited partner in these investments, and an unrelated third party is typically the general partner or managing member who has control over the significant activities of these investments. While the Companyâ€™s interest in some of the investments may exceed 50% of the outstanding equity interests, the Company does not consolidate these investments due to the general partnerâ€™s or managing memberâ€™s ability to manage the entity, which is indicative of the general partnerâ€™s or managing memberâ€™s power over the entity. The Companyâ€™s maximum exposure to loss in connection with these partnerships consists of the unamortized investment balance and any tax credits claimed that may become subject to recapture.The Company records its investments in qualifying affordable housing partnerships, net, using PAM. Following the adoption of ASU 2023-02 on January 1, 2024, the Company elects to account for its tax credit investments using PAM on a program-by-program basis if certain conditions are met. For the Companyâ€™s accounting policies on PAM, see Note 2 â€” Current Accounting Developments and Summary of Significant Accounting Policies â€” Significant Accounting Policies Update â€” Income Taxes to the Consolidated Financial Statements in this Form 10-Q. For discussion on the Companyâ€™s impairment evaluation and monitoring process of tax credit investments, refer to Note 3 â€” Fair Value Measurement and Fair Value of Financial Instruments â€” Affordable Housing Partnership, Tax Credit and CRA Investments, Net to the Consolidated Financial Statements in this Form 10-Q.The following table presents the investments and unfunded commitments of the Companyâ€™s affordable housing partnership, tax credit, and CRA investments, net as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023($ in

thousands)AssetsLiabilities - Unfunded Commitments (1)AssetsLiabilities - Unfunded Commitments (1)PAM:Affordable housing partnership investments$475,751Â $293,387Â $419,785Â $251,746Â Tax credit and CRA investments211,591Â 107,010Â â€”Â â€”Â Equity method of accounting and other:Tax credits and CRA investments269,086Â 152,123Â 485,251Â 298,990Â Total$956,428Â $552,520Â $905,036Â $550,736Â (1)Included in Accrued expenses and other liabilities on the Consolidated Balance Sheet.51The following table presents additional information related to the investments in affordable housing partnership, tax credit and CRA investments for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30,($ inÂ thousands)2024202320242023Tax credits and benefits (1):PAM:Affordable housing partnership investments$15,612Â $15,304Â $34,031Â $31,398Â Tax credit and CRA investments26,304Â â€”Â 53,453Â â€”Â Equity method of accounting and other:Tax credit and CRA investments21,543Â 58,404Â 34,137Â 72,902Â Total tax credits and benefits$63,459Â $73,708Â $121,621Â $104,300Â Amortization:PAM:Affordable housing partnership investments (2)$9,774Â $10,506Â $23,643Â $23,172Â Tax credit and CRA investments (3)20,015Â â€”Â 43,316Â â€”Â Equity method of accounting and other:Tax credit and CRA investments (4)(5)16,052Â 55,914Â 29,259Â 66,024Â Total amortization$45,841Â $66,420Â $96,218Â $89,196Â (1)Included in Income tax expense on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023.(2)Amortization related to investments in qualified affordable housing partnerships under PAM was recorded in Income tax expense on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023.(3)Due to the adoption of ASU 2023-02 on January 1, 2024, amortization related to qualifying tax credit investments under PAM was recorded in Income tax expense on the Consolidated Statement of Income for the three and six months ended June 30, 2024.(4)Amortization related to tax credit and CRA investments was recognized in Amortization of tax credit and CRA investments as part of noninterest expense on the Consolidated Statement Income for the three and six months ended June 30, 2024 and 2023.(5)Includes net impairment recoveries of $1 million and $2 million for the three and six months ended June 30, 2023, respectively, primarily related to historic tax credits. In comparison, there were no impairment recoveries or losses for three or six months ended June 30, 2024. The Company also held equity securities without readily determinable fair values totaling $148 million and $146 million as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Equity securities without readily determinable fair values are included in Other Assets and Affordable housing partnership, tax credit and CRA investments, net on the Consolidated Balance Sheet.Note 9 â€” GoodwillTotal goodwill was $466 million as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. The Companyâ€™s goodwill impairment test is performed annually, as of December 31, or more frequently as events occur or circumstances change that would more-likely-than-not reduce the fair value of a reporting unit below its carrying value. Based on the Companyâ€™s annual goodwill impairment test as of DecemberÂ 31, 2023, there was no impairment. Additional information pertaining to the Companyâ€™s accounting policy for goodwill is summarized in Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Goodwill to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K. The Company performed an analysis of goodwill during the second quarter of 2024 that consisted of a qualitative assessment to determine if it was more likely than not that the carrying values of each reporting unit exceeded their estimated fair values. The results of this analysis indicated that no impairment of goodwill existed as of JuneÂ 30, 2024.The Company has an equity method investment in Rayliant and its carrying value was $110Â million as of JuneÂ 30, 2024, of which $101Â million was comprised of equity method goodwill. For additional information on this investment, Note 7 - Investments in Qualified Affordable Housing Partnerships, Tax Credit and Other Investments, Net and Variable Interest Entities to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K. 52Note 10 â€” Short-Term Borrowings and Long-Term Debt The following table presents details of the Companyâ€™s short-term and BTFP borrowings, FHLB advances, and long-term debt as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023($Â inÂ thousands)InterestÂ RatesMaturity DatesAmountAmountBankBTFP borrowings4.37%3/19/2024$â€”Â $4,500,000Â FHLB advances (1) â€” floating (2)5.51% â€” 5.58%2024 â€” 2025$3,500,000Â $â€”Â Parent companyJunior subordinated debt (3) â€” floating (2)Â 7.15%12/15/2035$31,844Â $148,249Â (1)The weighted-average interest rate for FHLB advances was 5.54% as of JuneÂ 30, 2024.(2)Floating interest rates are based on the Secured Overnight Financing Rate plus the established spread.(3)The weighted-average interest rates for junior subordinated debt were 7.15% and 6.87% as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively.The Bankâ€™s available borrowing capacity from FHLB advances totaled $8.3Â billion as of JuneÂ 30, 2024. The Bankâ€™s available borrowing capacity from the FHLB is derived from its portfolio of loans that are pledged to the FHLB, reduced by any outstanding FHLB advances. As of JuneÂ 30, 2024, all advances were secured by real estate loans.During the first quarter of 2024, the Company redeemed approximately $117 million of junior subordinated debt and repaid $4.5Â billion of BTFP borrowings upon maturity. For additional information on the BTFP and junior subordinated debt, refer to Note 10 â€” Short-Term Borrowings and Long-Term Debt to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K.Note 11 â€” Commitments and ContingenciesCommitments to Extend Credit â€” In the normal course of business, the Company provides loan commitments and letters of credit to customers on predetermined terms. These outstanding commitments to extend credit are not reflected in the accompanying Consolidated Financial Statements. While the Company does not anticipate losses from these transactions, commitments to extend credit are included in determining the appropriate level of allowance for unfunded credit commitments.The following table presents the Companyâ€™s credit-related commitments as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023($ in thousands)Expire in One Year or LessExpire After One Year Through Three YearsExpire After Three Years Through Five YearsExpire After Five YearsTotalTotalLoan commitments$4,769,476Â $3,376,989Â $632,152Â $143,822Â $8,922,439Â $9,141,447Â Commercial letters of credit and standby letters of credit (â€œSBLCsâ€)1,206,498Â 357,450Â 150,329Â 1,122,720Â 2,836,997Â 2,610,761Â Total$5,975,974Â $3,734,439Â $782,481Â $1,266,542Â $11,759,436Â $11,752,208Â Loan commitments are agreements to lend to customers provided there are no violations of any conditions established in the agreement. Commitments generally have fixed expiration dates or other termination clauses and may require commitment fees. Since many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future funding requirements.53Commercial letters of credit are issued to facilitate domestic and foreign trade transactions, while SBLCs are generally contingent upon the failure of the customers to perform according to the terms of the underlying contract with the third party. As a result, the total contractual amounts do not necessarily represent future funding requirements. The Companyâ€™s historical experience is that SBLCs typically expire without being funded. Additionally, in many cases, the Company holds collateral in various forms against these SBLCs. As part of its risk management activities, the Company monitors the creditworthiness of customers in conjunction with its SBLC exposure. Customers are obligated to reimburse the Company for any payment made on the customersâ€™ behalf. If the customers fail to pay, the Company would, as applicable, liquidate the collateral and/or offset existing accounts. As of JuneÂ 30, 2024, total letters of credit of $2.8 billion consisted of SBLCs of $2.8 billion and commercial letters of credit of $31 million. In comparison, as of DecemberÂ 31, 2023, total letters of credit of $2.6 billion consisted of SBLCs of $2.6 billion and commercial letters of credit of $24 million. As of both JuneÂ 30, 2024 and DecemberÂ 31, 2023, substantially all letters of credit were graded â€œPassâ€ using the Bankâ€™s internal credit risk rating system.The Company applies the same credit underwriting criteria to extend loans, commitments, and conditional obligations to customers. Each customerâ€™s creditworthiness is evaluated on a case-by-case basis. Collateral and financial guarantees may be obtained based on managementâ€™s assessment of a customerâ€™s credit risk. Collateral may include cash, accounts receivable, inventory, personal property, plant and equipment, and real estate property.Estimated exposure to loss from these commitments is included in the allowance for unfunded credit commitments and amounted to $39 million and $38 million as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively.Guarantees â€” From time to time, the Company sells or securitizes single-family and multifamily residential loans with recourse in the ordinary course of business. The Company is obligated to repurchase up to the recourse component of the loans if the loans default. The following table presents the maximum potential future payments and carrying value of loans sold or securitized with recourse as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:Maximum Potential Future PaymentsCarrying Value (1)June 30, 2024December 31, 2023June 30, 2024December 31, 2023($ inÂ thousands)Expire in One Year or LessExpire After One Year Through Three YearsExpire After Three Years Through Five YearsExpire After Five YearsTotalTotalTotalTotalSingle-family residential loans sold or securitized with recourse$3Â $15Â $25Â $4,698Â $4,741Â $5,888Â $4,741Â $5,888Â Multifamily residential loans sold or securitized with recourseâ€”Â â€”Â 155Â 14,841Â 14,996Â 14,996Â 18,445Â 19,020Â Total $3Â $15Â $180Â $19,539Â $19,737Â $20,884Â $23,186Â $24,908Â (1)Represents the unpaid principal balance.The Companyâ€™s recourse reserve related to these guarantees is included in the allowance for unfunded credit commitments and totaled $43 thousand and $40 thousand as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. The allowance for unfunded credit commitments is included in Accrued expenses and other liabilities on the Consolidated Balance Sheet. The Company continues to experience minimal losses from the single-family and multifamily residential loan portfolios sold or securitized with recourse.Litigation â€” The Company is a party to various legal actions arising in the ordinary course of its business. In accordance with ASC 450, Contingencies, the Company accrues reserves for outstanding lawsuits, claims and proceedings when a loss contingency is probable and can be reasonably estimated. The Company estimates the amount of loss contingencies using current available information from legal proceedings, advice from legal counsel and available insurance coverage. Due to the inherent subjectivity of the assessments and unpredictability of the outcomes of the legal proceedings, any amounts accrued or included in this aggregate amount may not represent the ultimate loss to the Company from the legal proceedings in question. Thus, the Companyâ€™s exposure and ultimate losses may be higher, and possibly significantly more, than the amounts accrued.54While it is impossible to ascertain the ultimate resolution or range of financial liability, based on information known to the Company as of JuneÂ 30, 2024, the Company does not believe there are any pending legal proceedings to which the Company is a party that, individually or in the aggregate, would reasonably be expected to have a material adverse effect on the Companyâ€™s financial condition. In light of the inherent uncertainty in legal proceedings, however, there can be no assurance that the ultimate resolution will not exceed established reserves and it is possible that the outcome of a particular matter, or a combination of matters, may be material to the Companyâ€™s financial condition for a particular period, depending upon the size of the loss and the Companyâ€™s income for that particular period. Note 12 â€” Stock Compensation PlansPursuant to the Companyâ€™s 2021 Stock Incentive Plan, as amended, the Company may issue stock, stock options, restricted stock, RSUs including performance-based RSUs, stock purchase warrants, stock appreciation rights, phantom stock and dividend equivalents to eligible employees, non-employee directors, consultants, and other service providers of East West and its subsidiaries. The Company has granted RSUs as its primary incentive awards. There were no outstanding awards other than RSUs as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. The following table presents a summary of the total share-based compensation expense and the related net tax benefits associated with the Companyâ€™s various employee share-based compensation plans for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30,($ inÂ thousands)2024202320242023Stock compensation costs$10,666Â $9,364Â $23,654Â $20,439Â Related net tax benefits for stock compensation plans$9Â $525Â $792Â $8,815Â Restricted Stock Units â€” RSUs are granted under the Companyâ€™s long-term incentive plan at no cost to the recipient. RSUs generally cliff vest after three years of continued employment from the date of the grant and are authorized to settle in shares of the Companyâ€™s common stock. Dividends are accrued during the vesting period and paid at the time of vesting. While a portion of RSUs are time-based vesting awards, others vest subject to the attainment of additional specified performance goals, referred to as â€œperformance-based RSUs.â€ Performance-based RSUs are granted annually upon approval by the Companyâ€™s Compensation and Management Development Committee based on the performance in the year prior to the grant date of the award. The number of awards that vest can range from zero percent to a maximum of 200% of the granted number of awards based on the Companyâ€™s achievement of specified performance criteria over a performance period of three years. For information on accounting on stock-based compensation plans, see Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Stock-Based Compensation to the Consolidated Financial Statements of the Companyâ€™s 2023 Form 10-K.The following table presents a summary of the activities for the Companyâ€™s time- and performance-based RSUs that were settled in shares for the six months ended June 30, 2024. The number of performance-based RSUsÂ stated below reflects the number of awards granted on the grant date.Time-Based RSUsPerformance-Based RSUsSharesWeighted-Average Grant Date Fair ValueSharesWeighted-Average Grant Date Fair ValueOutstanding, JanuaryÂ 1, 20241,206,518Â $74.29Â 276,223Â $78.59Â Granted522,454Â 75.77Â 97,798Â 80.28Â Vested(305,954)71.68Â (91,960)77.67Â Forfeited(36,948)74.89Â â€”Â â€”Â Outstanding, JuneÂ 30, 20241,386,070Â $75.41Â 282,061Â $79.48Â As of JuneÂ 30, 2024, there were $45 million of unrecognized compensation costs related to unvested time-based RSUs expected to be recognized over a weighted-average period of 2.1 years, and $22 million of unrecognized compensation costs related to unvested performance-based RSUs expected to be recognized over a weighted-average period of 2.1 years.55Note 13 â€” Stockholdersâ€™ Equity and Earnings Per ShareThe following table presents the basic and diluted EPS calculations for the three and six months ended June 30, 2024 and 2023. For more information on the calculation of EPS, see Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Earnings Per Share to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K.($ and shares inÂ thousands,Â except perÂ shareÂ data)Three Months Ended June 30,Six Months Ended June 30,20242023202420232023Basic:Net income$288,230Â $312,031Â $573,305Â $634,470Â Weighted-average number of shares outstanding138,980Â 141,468Â 139,195Â 141,291Â Basic EPS$2.07Â $2.21Â $4.12Â $4.49Â Diluted:Net income$288,230Â $312,031Â $573,305Â $634,470Â Weighted-average number of shares outstanding138,980Â 141,468Â 139,195Â 141,291Â Add: Dilutive impact of unvested RSUs821Â 408Â 852Â 619Â Diluted weighted-average number of shares outstanding139,801Â 141,876Â 140,047Â 141,910Â Diluted EPS$2.06Â $2.20Â $4.09Â $4.47Â For both the three and six months ended June 30, 2024, approximately 3 thousand weighted-average shares of anti-dilutive RSUs were excluded from the diluted EPS computations. In comparison, approximately 1 million and 439 thousand weighted-average shares of anti-dilutive RSUs were excluded from the diluted EPS computations for the three and six months ended June 30, 2023, respectively.Stock Repurchase Program â€” In 2020, the Companyâ€™s Board of Directors authorized a stock repurchase program to buy back up to $500 million of the Companyâ€™s common stock. For the three months ended June 30, 2024, the Company repurchased 560,645 shares at an average price of $72.74 per share at a total cost of $41 million. For the six months ended June 30, 2024, the Company repurchased 1,742,496 shares at an average price of $70.72 per share at a total cost of $123 million. The Company did not repurchase any shares during the three and six months ended June 30, 2023. As of JuneÂ 30, 2024, the Company had approximately $49 million available for repurchases under its stock repurchase program.Note 14 â€” Accumulated Other Comprehensive Income (Loss)The following table presents the changes in the components of AOCI balances for the three and six months ended June 30, 2024 and 2023:($ in thousands)Debt Securities (1)Cash Flow HedgesForeign Currency Translation Adjustments (2)TotalBalance, April 1, 2023$(640,734)$(20,918)$(18,342)$(679,994)Net unrealized losses arising during the period(43,618)(68,207)(7,249)(119,074)Amounts reclassified from AOCI2,816Â 14,320Â â€”Â 17,136Â Changes, net of tax(40,802)(53,887)(7,249)(101,938)Balance, JuneÂ 30, 2023$(681,536)$(74,805)$(25,591)$(781,932)Balance, April 1, 2024$(601,510)$(43,706)$(17,517)$(662,733)Net unrealized gains (losses) arising during the period8,773Â (17,678)(1,311)(10,216)Amounts reclassified from AOCI1,451Â 17,325Â â€”Â 18,776Â Changes, net of tax10,224Â (353)(1,311)8,560Â Balance, JuneÂ 30, 2024$(591,286)$(44,059)$(18,828)$(654,173)56($ in thousands)Debt Securities (1)Cash Flow HedgesForeign Currency Translation Adjustments (2)TotalBalance, January 1, 2023$(694,815)$(49,531)$(21,283)$(765,629)Net unrealized gains (losses) arising during the period657Â (47,121)(4,308)(50,772)Amounts reclassified from AOCI12,622Â 21,847Â â€”Â 34,469Â Changes, net of tax13,279Â (25,274)(4,308)(16,303)Balance, JuneÂ 30, 2023$(681,536)$(74,805)$(25,591)$(781,932)Balance, JanuaryÂ 1, 2024$(601,881)$2,624Â $(21,339)$(620,596)Net unrealized gains (losses) arising during the period6,491Â (81,340)2,511Â (72,338)Amounts reclassified from AOCI4,104Â 34,657Â â€”Â 38,761Â Changes, net of tax10,595Â (46,683)2,511Â (33,577)Balance, JuneÂ 30, 2024$(591,286)$(44,059)$(18,828)$(654,173)(1)Includes after-tax unamortized losses related to AFS debt securities that were transferred to HTM in 2022.(2)Represents foreign currency translation adjustments related to the Companyâ€™s net investment in non-U.S. operations, including related hedges. The functional currency and reporting currency of the Companyâ€™s foreign subsidiary was RMB and USD, respectively.The following table presents the components of other comprehensive income (loss), reclassifications to net income and the related tax effects for the three and six months ended June 30, 2024 and 2023:Three Months Ended June 30,20242023($ in thousands)Before-TaxTax EffectNet-of-TaxBefore-TaxTax EffectNet-of-TaxDebt securities:Net unrealized gains (losses) on AFS debt securities arising during the period$12,421Â $(3,648)$8,773Â $(61,939)$18,321Â $(43,618)Reclassification adjustments:Net realized gains on AFS debt securities reclassified into net income (1)(1,785)528Â (1,257)â€”Â â€”Â â€”Â Amortization of unrealized losses on transferred debt securities (2)3,845Â (1,137)2,708Â 3,998Â (1,182)2,816Â Net change14,481Â (4,257)10,224Â (57,941)17,139Â (40,802)Cash flow hedges:Net unrealized losses arising during the period(25,095)7,417Â (17,678)(96,457)28,250Â (68,207)Net realized losses reclassified into net income (3)24,594Â (7,269)17,325Â 20,252Â (5,932)14,320Â Net change(501)148Â (353)

(76,205)22,318Â (53,887)Foreign currency translation adjustments, net of hedges:Net unrealized losses arising during the period(1,311)â€”Â (1,311)(6,107)(1,142)(7,249)Net change(1,311)â€”Â (1,311)(6,107)(1,142)(7,249)Other comprehensive income (loss)$12,669Â $(4,109)$8,560Â $(140,253)$38,315Â $(101,938)57Six Months Ended June 30,20242023($ in thousands)Before-TaxTax EffectNet-of-TaxBefore-TaxTax EffectNet-of-TaxDebt securities:Net unrealized gains arising during the period$9,139Â $(2,648)$6,491Â $921Â (264)657Â Reclassification adjustments:Net realized (gains) losses on AFS debt securities reclassified into net income (1)(1,834)542Â (1,292)10,000Â (4)(2,956)7,044Â Amortization of unrealized losses on transferred securities (2)7,661Â (2,265)5,396Â 7,919Â (2,341)5,578Â Net change14,966Â (4,371)10,595Â 18,840Â (5,561)13,279Â Cash flow hedges:Net unrealized losses arising during the period(115,471)34,131Â (81,340)(66,614)19,493Â (47,121)Net realized losses reclassified into net income (3)49,199Â (14,542)34,657Â 30,896Â (9,049)21,847Â Net change(66,272)19,589Â (46,683)(35,718)10,444Â (25,274)Foreign currency translation adjustments, net of hedges:Net unrealized gains (losses) arising during the period2,684Â (173)2,511Â (3,481)(827)(4,308)Net change2,684Â (173)2,511Â (3,481)(827)(4,308)Other comprehensive loss$(48,622)$15,045Â $(33,577)$(20,359)$4,056Â $(16,303)(1)Pre-tax amounts were reported in Net gains (losses) on AFS debt securities on the Consolidated Statement of Income.(2)Represents unrealized losses amortized over the remaining lives of securities that were transferred from the AFS to HTM portfolio in 2022.(3)Pre-tax amounts related to cash flow hedges on variable rate loans and long-term borrowings, where applicable, were reported in Interest and dividend income and in Interest expense, respectively, on the Consolidated Statement of Income. In the first quarter of 2023, the pre-tax amount also included the terminated cash flow hedge where the forecasted cash flows were no longer probable to occur and was reported in Noninterest income on the Consolidated Statement of Income.(4)Represents the loss related to an AFS debt security that was written off in the first quarter of 2023.Note 15 â€” Business SegmentsThe Company organizes its operations into three reportable operating segments: (1) Consumer and Business Banking; (2) Commercial Banking; and (3) Other. These segments are defined by the type of customers served, and the related products and services provided. The segments reflect how financial information is currently evaluated by management. Operating segment results are based on the Companyâ€™s internal management reporting process, which reflects assignments and allocations of certain balance sheet and income statement items. The information presented is not indicative of how the segments would perform if they operated as independent entities.The Consumer and Business Banking segment primarily provides financial products and services to consumer and commercial customers through the Companyâ€™s domestic branch network and digital banking platforms. This segment offers consumer and commercial deposits, mortgage and home equity loans, and other products and services. It also originates commercial loans for small- and medium-sized enterprises through the Companyâ€™s branch network. Other products and services provided by this segment include wealth management, treasury management, interest rate risk hedging and foreign exchange services.The Commercial Banking segment primarily generates commercial loan and deposit products. Commercial loan products include CRE lending, construction financing, commercial business lending, working capital lines of credit, trade finance, letters of credit, affordable housing lending, asset-based lending, asset-backed finance, project finance and equipment financing. Commercial deposit products and other financial services include treasury management, foreign exchange services and interest rate and commodity risk hedging.The remaining centralized functions, including the corporate treasury activities of the Company and eliminations of inter-segment amounts, have been aggregated and included in the Other segment, which provides broad administrative support to the two core segments, namely the Consumer and Business Banking and the Commercial Banking segments.58The Company utilizes an internal reporting process to measure the performance of the three operating segments within the Company. The internal reporting process derives operating segment results by utilizing allocation methodologies for revenues and expenses. Net interest income of each segment represents the difference between actual interest earned on assets and interest incurred on liabilities of the segment, adjusted for funding charges or credits through the Companyâ€™s internal funds transfer pricing (â€œFTPâ€) process. Noninterest income and noninterest expense directly attributable to a business segment are assigned to that segment. Indirect costs, including technology-related costs and corporate overhead, are allocated based on a segmentâ€™s estimated usage using factors including but not limited to, full-time equivalent employees, net interest income, and loan and deposit volume. Charge-offs are recorded to the segment directly associated with the respective loans charged off, and provision for credit losses is recorded to the segments based on the related loans for which allowances are evaluated. The Companyâ€™s internal reporting process utilizes a full-allocation methodology. Under this methodology, corporate and indirect expenses incurred by the Other segment are allocated to the Consumer and Business Banking and the Commercial Banking segments, except certain corporate treasury-related expenses and insignificant unallocated expenses.The corporate treasury function within the Other segment is responsible for the Companyâ€™s liquidity and interest rate management, and the internal FTP process. The FTP process is formulated with the goal of encouraging loan and deposit growth that is consistent with the Companyâ€™s overall profitability objectives, as well as providing a reasonable and consistent basis for the measurement of its business segmentsâ€™ net interest margins and profitability. The FTP process charges a cost to fund loans (â€œFTP charges for loansâ€) and allocates credits for funds provided from deposits (â€œFTP credits for depositsâ€) using internal FTP rates. FTP charges for loans are determined based on a matched cost of funds, which is tied to the pricing and term characteristics of the loans. FTP credits for deposits are based on matched funding credit rates, which are tied to the implied or stated maturity of the deposits. FTP credits for deposits reflect the long-term value generated by the deposits. The net spread between the total internal FTP charges and credits is recorded as part of net interest income in the Other segment. The FTP process transfers the corporate interest rate risk exposure to the treasury function within the Other segment, where such exposures are centrally managed. The Companyâ€™s internal FTP assumptions and methodologies are reviewed at least annually to ensure that the process is reflective of current market conditions.The following tables present the operating results and other key financial measures for the individual operating segments as of and for the three and six months ended June 30, 2024 and 2023:($ in thousands)Consumer and Business BankingCommercial BankingOtherTotalThree Months Ended June 30, 2024Net interest income (loss) before provision for credit losses$293,292Â $260,780Â (843)553,229Â (Reversal of) provision for credit losses(3,245)40,245Â â€”Â 37,000Â Noninterest income26,769Â 50,720Â 7,184Â 84,673Â Noninterest expense108,124Â 92,064Â 36,246Â 236,434Â Segment income (loss) before income taxes215,182Â 179,191Â (29,905)364,468Â Segment net income$151,578Â $126,441Â $10,211Â $288,230Â As of June 30, 2024Segment assets$19,909,978Â $35,510,954Â $17,047,340Â $72,468,272Â ($ in thousands)Consumer and Business BankingCommercial BankingOtherTotalThree Months Ended June 30, 2023Net interest income (loss) before provision for credit losses$307,522Â $263,040Â $(3,816)$566,746Â Provision for credit losses5,524Â 20,476Â â€”Â 26,000Â Noninterest income27,120Â 42,538Â 8,973Â 78,631Â Noninterest expense107,027Â 88,333Â 66,429Â 261,789Â Segment income (loss) before income taxes222,091Â 196,769Â (61,272)357,588Â Segment net income$156,853Â $139,030Â $16,148Â $312,031Â As of June 30, 2023Segment assets$18,411,209Â $33,754,957Â $16,366,515Â $68,532,681Â 59($ in thousands)Consumer and Business BankingCommercial BankingOtherTotalSix Months Ended June 30, 2024Net interest income before provision for credit losses$585,056Â $521,129Â $12,183Â $1,118,368Â (Reversal of) provision for credit losses(680)62,680Â â€”Â 62,000Â Noninterest income52,311Â 97,186Â 14,164Â 163,661Â Noninterest expense227,424Â 198,371Â 57,514Â 483,309Â Segment income (loss) before income taxes410,623Â 357,264Â (31,167)736,720Â Segment net income$289,250Â $252,022Â $32,033Â $573,305Â As of June 30, 2024Segment assets$19,909,978Â $35,510,954Â $17,047,340Â $72,468,272Â ($ in thousands)Consumer and Business BankingCommercial BankingOtherTotalSix Months Ended June 30, 2023Net interest income before reversal of credit losses$611,764Â $499,763Â $55,080Â $1,166,607Â Provision for credit losses20,536Â 25,464Â â€”Â 46,000Â Noninterest income (loss)53,122Â 86,137Â (650)138,609Â Noninterest expense220,850Â 175,581Â 83,805Â 480,236Â Segment income (loss) before income taxes423,500Â 384,855Â (29,375)778,980Â Segment net income$299,100Â $273,487Â $61,883Â $634,470Â As of June 30, 2023Segment assets$18,411,209Â $33,754,957Â $16,366,515Â $68,532,681Â 60ITEM 2. MANAGEMENTâ€™S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONSPageOverview62Financial Review64Results of Operations65Net Interest Income65Noninterest Income72Noninterest Expense73Income Taxes74Operating Segment Results74Balance Sheet Analysis78Debt Securities78Loan Portfolio80Foreign Outstandings85Capital86Deposits and Other Sources of Funding87Regulatory Capital and Ratios88Risk Management89Credit Risk Management89Liquidity Risk Management93Market Risk Management95Critical Accounting Policies and Estimates100Reconciliation of GAAP to Non-GAAP Financial Measures10161OverviewThe following discussion provides information about the results of operations, financial condition, liquidity and capital resources of East West Bancorp, Inc. (referred to herein on an unconsolidated basis as â€œEast Westâ€ and on a consolidated basis as the â€œCompany,â€ â€œweâ€ â€œourâ€ or â€œEWBCâ€) and its subsidiaries, including its subsidiary bank, East West Bank and its subsidiaries (referred to herein as â€œEast West Bankâ€ or the â€œBankâ€). This information is intended to facilitate the understanding and assessment of significant changes and trends related to the Companyâ€™s results of operations and financial condition. This discussion and analysis should be read in conjunction with the Consolidated Financial Statements and the accompanying notes presented elsewhere in this Quarterly Report on Form 10-Q (this â€œForm 10-Qâ€), and the Companyâ€™s Annual Report on Form 10-K for the year ended DecemberÂ 31, 2023, filed with the United States (â€œU.S.â€) Securities and Exchange Commission (â€œSECâ€) on FebruaryÂ 29, 2024 (the â€œCompanyâ€™s 2023 Form 10-Kâ€).Organization and StrategyEast West is a bank holding company incorporated in Delaware on August 26, 1998, and is registered under the Bank Holding Company Act of 1956, as amended. The Company commenced business on December 30, 1998 when, pursuant to a reorganization, it acquired all of the voting stock of the Bank, which became its principal asset. The Bank is an independent commercial bank headquartered in California that focuses on the financial service needs of individuals and businesses that operate in both the U.S. and Asia. Through over 110 locations in the U.S. and Asia, the Company provides a full range of consumer and commercial products and services through the following three business segments: (1) Consumer and Business Banking and (2) Commercial Banking, with the remaining operations recorded in (3) Other. The Companyâ€™s principal activity is lending to and accepting deposits from businesses and individuals. We are committed to enhancing long-term shareholder value by growing loans, deposits and revenue, improving profitability, and investing for the future while managing risks, expenses and capital. Our business model is built on customer loyalty and engagement, understanding our customersâ€™ financial goals, and meeting our customersâ€™ financial needs through our diverse products and services. We expect our relationship-focused business model to continue generating organic growth from existing customers and to expand our targeted customer bases. As of JuneÂ 30, 2024, the Company had $72.5 billion in total assets and approximately 3,200 full-time equivalent employees. For additional information on our strategy, and the products and services provided by the Bank, see Item 1. Business â€” Strategy and Banking Services in the Companyâ€™s 2023 Form 10-K.Current DevelopmentsEconomic DevelopmentsRecent external data indicate that inflation is heading closer to the Board of Governors of the Federal Reserve Systemâ€™s (â€œFederal Reserveâ€) 2% target. The inflation readings have shown consistent improvement in recent months, which has led to expectations of rate cuts in September 2024. However, the higher-for-longer interest rate environment continues to negatively impact the market value of banking organizationsâ€™ investment securities, while the commercial real estate (â€œCREâ€) market remains under pressure from tighter credit conditions and decreased demand for office space. Factors such as the economic impacts of unrest, wars, and acts of terrorism could lead to higher energy and food prices, contributing to increased inflationary pressures, which may result in the likelihood that the Federal Reserve will cut interest rates slower than anticipated. The Company monitors changes in economic and industry conditions and their impacts on the Companyâ€™s business, customers, employees, communities and markets.Further discussion of the potential impacts on the Companyâ€™s business due to the higher interest rate environment has been provided in Item 1A. â€” Risk Factors â€” Risks Related to Financial Matters in the Companyâ€™s 2023 Form 10-K.Federal Deposit Insurance Corporation Special Assessment In November 2023, the Federal Deposit Insurance Corporation (â€œFDICâ€) approved a final rule to implement a special deposit insurance assessment to recover losses to the Deposit Insurance Fund (â€œDIFâ€) arising from the protection of uninsured depositors following the receiverships of failed institutions in the spring of 2023. Under the final rule, the assessment base for the special assessment is equal to an insured depository institutionâ€™s estimated uninsured deposits, reported for the quarter ended December 31, 2022, minus the first $5 billion in estimated uninsured deposits. The FDIC will collect the special assessment over eight quarterly assessment periods starting with the first quarter of 2024, at a quarterly rate of 3.36 basis points (â€œbpsâ€). The Company recognized the entire assessment expense of approximately $70 million in the fourth quarter of 2023. In addition, the FDIC retained the ability to make further adjustments to the special assessment depending on subsequent adjustments to the DIFâ€™s estimated loss.62As of the date of the publication of the final rule, the FDIC estimated that losses to the DIF totaled $16.3 billion. The FDIC has subsequently updated its estimate of the DIFâ€™s losses that are recoverable through the special assessment, which as of June 2024 totaled $19.2 billion. The FDIC also projected that the special assessment would be collected for an additional two quarters beyond the initial eight-quarter collection period, at an estimated quarterly rate of 2.34 bps. As a result, in addition to the $10 million of FDIC special assessment charge (â€œFDIC chargeâ€) recorded in the first quarter of 2024, an additional $2 million of FDIC charge was recorded in the second quarter of 2024.Climate AccountabilityOn March 6, 2024, the SEC adopted final rules requiring registrants to disclose certain climate-related information in registration statements and Annual Reports on Form 10-K. The final rules include disclosures related to climate-related risks and risk management as well as the board and managementâ€™s governance of such risks. The rules also incorporate requirements to disclose the financial effects of certain severe weather events and other natural conditions in the audited financial statements. Larger registrants would be required to disclose information about greenhouse gas (â€œGHGâ€) emissions, to the extent material, which would be subject to a phased-in third-party assurance requirement. The compliance date for the majority of the disclosures would be required starting with the 2025 Form 10-K. The compliance date for disclosures over material expenditures and their impact on a companyâ€™s financial statements, and Scope 1 and Scope 2 GHG emissions would be required starting with the 2026 Form 10-K. The attestation requirements would be phased in as limited assurance for the 2029 Form 10-K and reasonable assurance for the 2033 Form 10-K.On April 4, 2024, the SEC voluntarily stayed implementation of the rules pending the completion of judicial review of consolidated legal challenges to the rules by the United States Court of Appeals for the Eighth Circuit. As such, the compliance dates listed in the final rule are tentative. The Company is evaluating the impact of the climate disclosure rules and monitoring the outcome of the litigation regarding their adoption.In October 2023, California Governor Gavin Newsom signed into law Senate Bill 253, the Climate Corporate Data Accountability Act (â€œCCDAAâ€) and Senate Bill 261, the Climate-Related Financial Risk Act (â€œCRFRAâ€). On June 28, 2024, the Newsom administration released proposed amendments to the CCDAA and CRFRA, which could delay the implementation deadlines under each of these laws by two years from their respective initial compliance dates. If so amended, the reporting requirements under the CCDAA related to Scope 1 and 2 emissions will begin in 2028, the reporting requirements of Scope 3 emissions will begin in 2029, and the initial round of the climate risk disclosure reports under the CRFRA will be due by January 1, 2028. The Company is monitoring the status of these proposed amendments and their effect on any reporting requirements. For additional information on the California climate bills, see Item 1. â€” Business â€” Supervision and Regulation â€” Climate-Related Risk Management in the Companyâ€™s 2023 Form 10-K.Regulatory UpdateOn October 24, 2023, the Agencies issued a final rule revising their framework for evaluating banksâ€™ records of community reinvestment under the Community Reinvestment Act (â€œCRAâ€). The updates to the final rule strengthened and modernized the regulations implementing the CRA to better achieve the purposes of the law. On March 21, 2024, the agencies issued an interim final rule that extended the applicability date of certain provisions in the CRA final rule and requested comment on the extension. The Agencies extended the applicability date of the facility-based assessment areas and public file provisions from April 1, 2024 to January 1, 2026. Therefore, banks will not have to make changes to their assessment areas or their public files as a result of the 2023 CRA final rule until January 1, 2026. In addition, the Agencies also issued technical, non-substantive amendments to the CRA final rule and related agency regulations that reference it. For example, one of these technical amendments clarified that banks do not need to make changes to their public notices until January 1, 2026. The Company is evaluating impact of the interim final rule. For additional information on the CRA final rule, refer to Item 1. â€” Business â€” Supervision and Regulation â€” Community Reinvestment Act in the Companyâ€™s 2023 Form 10-K.On June 20, 2024, the FDIC released a final rule that requires covered insured depository institutions (â€œIDIsâ€) to develop and submit detailed plans demonstrating how they could be resolved in an orderly and timely manner in the event of receivership. IDIs with total assets of $100 billion or more are required to submit full resolution plans, and IDIs with total assets between $50 billion and $100 billion, including the Bank, are required to submit more limited informational filings. The first informational filings required under the final rule will be due no earlier than October 1, 2025. Under the final rule, if the FDIC deemed a resolution plan or informational filing not credible and the IDI failed to resubmit a credible plan, the IDI could become subject to an enforcement action. The Company has established a working group with senior executive management to prepare and complete a credible resolution plan for timely submission as part of the initial informational filing required by the final rule. 63On July 19, 2024, the federal banking agencies jointly released a statement on a proposed rule to update anti-money laundering and countering the financing of terrorism (â€œAML/CFTâ€) program requirements for the institutions they supervise, including the Bank. The proposed rule sets forth

the minimum requirements of an AML/CFT program, codifies longstanding supervisory expectations, and conforms to changes made by the Anti-Money Laundering Act of 2020. Under the proposed rule an institution would be required to have an effective, risk-based, and reasonably designed AML/CFT program and to perform AML/CFT risk assessments. The Company is evaluating the impact of this proposed rule.Financial ReviewThree Months Ended June 30,Six Months Ended June 30,($ and shares inÂ thousands,Â exceptÂ perÂ share, and ratio data)20242023202420023Summary of operations:Net interest income before provision for credit losses$553,229Â $566,746Â $1,118,368Â $1,166,607Â Noninterest income84,673Â 78,631Â 163,661Â 138,609Â Total revenue637,902Â 645,377Â 1,282,029Â 1,305,216Â Provision for credit losses37,000Â 26,000Â 62,000Â 46,000Â Noninterest expense236,434Â 261,789Â 483,309Â 480,236Â Income before income taxes364,468Â 357,588Â 736,720Â 778,980Â Income tax expense76,238Â 45,557Â 163,415Â 144,510Â Net income $288,230Â $312,031Â $573,305Â $634,470Â Per share:Basic earnings$2.07Â $2.21Â $4.12Â $4.49Â Diluted earnings$2.06Â $2.20Â $4.09Â $4.47Â Adjusted diluted earnings (1)$2.07Â $2.20Â $4.15Â $4.52Â Dividends declared$0.55Â $0.48Â $1.10Â $0.96Â Weighted-average number of shares outstanding:Basic138,980Â 141,468Â 139,195Â 141,291Â Diluted139,801Â 141,876Â 140,047Â 141,910Â Performance metrics:Return on average assets (â€œROAâ€)1.63Â %1.85Â %1.61Â %1.93Â %Return on average common equity (â€œROEâ€)16.36Â %19.43Â %16.38Â %20.27Â %Return on average tangible common equity (â€œTCEâ€) (1)17.54Â %21.01Â %17.57Â %21.95Â %Common dividend payout ratio26.89Â %21.98Â %27.11Â %21.60Â %Net interest margin3.27Â %3.55Â %3.30Â %3.75Â %Efficiency ratio (2)37.06Â %40.56Â %37.70Â %36.79Â %Adjusted efficiency ratio (1)34.25Â %31.83Â %34.47Â %31.13Â %At period end:June 30, 2024December 31, 2023Total assets$72,468,272Â $69,612,884Â Total loans$52,786,818Â $52,210,898Â Total deposits$59,999,785Â $56,092,438Â Common shares outstanding at period-end138,604Â 140,027Â Book value per share$52.06Â $49.64Â Tangible book value per share (1)$48.65Â $46.27Â (1)For additional information regarding the reconciliation of these non-U.S. Generally Accepted Accounting Principles (â€œGAAPâ€) financial measures, refer to Item 2. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations (â€œMD&Aâ€) â€” Reconciliation of GAAP to Non-GAAP Financial Measures in this Form 10-Q.(2)Efficiency ratio is calculated as noninterest expense divided by total revenue.64The Companyâ€™s second quarter 2024 net income was $288 million, a decrease of $24 million or 8%, from second quarter 2023 net income of $312 million. The decrease was primarily due to lower net interest income, higher provision for credit losses and the impacts related to the expanded application of the proportional amortization method (â€œPAMâ€) to its tax credit investments portfolio during the quarter. Net income for the first half of 2024 was $573 million, a decrease of $61 million or 10%, from first half of 2023 net income of $634 million. The decrease was primarily due to lower net interest income, higher income tax expense and provision for credit losses, partially offset by higher noninterest income. Noteworthy items about the Companyâ€™s performance for the second quarter and first half of 2024 included: â¢Net interest income and net interest margin. Second quarter 2024 net interest income before provision for credit losses was $553 million, a decrease of $14 million or 2% from the second quarter of 2023. Second quarter 2024 net interest margin of 3.27% declined by 28 bps year-over-year. For the first half of 2024, net interest income before provision for credit losses was $1.1 billion, a decrease of $48 million or 4% year-over-year. The net interest margin for the first half of 2024 was 3.30%, down 45 bps year-over-year. â¢Profitability ratios. Second quarter 2024 ROA, ROE and the return on average TCE of 1.63%, 16.36% and 17.54%, respectively, were down year-over-year. ROA, ROE and the return on average TCE of 1.61%, 16.38% and 17.57%, respectively, for the first half of 2024, were also down year-over-year. Return on average TCE is a non-GAAP financial measure. For additional details, see the reconciliation of non-GAAP financial measures presented under Item 2. MD&A â€” Reconciliation of GAAP to Non-GAAP Financial Measures in this Form 10-Q.â¢Efficiency ratios. Second quarter 2024 efficiency ratio of 37.06% improved 350 bps from 40.56% for the second quarter of 2023. For the first half of 2024, the efficiency ratio was 37.70%, compared with 36.79% for the first half of 2023. Adjusted efficiency ratios were 34.25% and 34.47% for the second quarter and first half of 2024, respectively, compared with 31.83% and 31.13%, respectively, for the same year-ago periods. Adjusted efficiency ratio is a non-GAAP financial measure. For additional details, see the reconciliation of non-GAAP financial measures presented under Item 2. MD&A â€” Reconciliation of GAAP to Non-GAAP Financial Measures in this Form 10-Q.â¢Asset growth. Total assets reached $72.5 billion as of JuneÂ 30, 2024, an increase of $2.9 billion or 4%, from DecemberÂ 31, 2023, primarily driven by a $2.7 billion or 44% increase in available-for-sale (â€œAFSâ€) debt securities.â¢Deposit growth. Total deposits were $60.0 billion as of JuneÂ 30, 2024, an increase of $3.9 billion or 7%, from $56.1 billion as of DecemberÂ 31, 2023, primarily reflecting growth across the Consumer and Business Banking and Commercial Banking segments. â¢Strong capital levels. Stockholdersâ€™ equity was $7.2 billion as of JuneÂ 30, 2024, up 4% from $7.0 billion as of DecemberÂ 31, 2023. Book value and tangible book value per share of $52.06 and $48.65, respectively, as of JuneÂ 30, 2024, were both up 5% from $49.64 and $46.27, respectively, compared with DecemberÂ 31, 2023. Tangible book value per share is a non-GAAP financial measure. For additional details, see the reconciliation of non-GAAP financial measures presented under Item 2. MD&A - Reconciliation of GAAP to non-GAAP Financial Measures in this Form 10-Q.Results of OperationsNet Interest IncomeThe Companyâ€™s primary source of revenue is net interest income, which is the interest income earned on interest-earning assets less interest expense paid on interest-bearing liabilities. Net interest margin is the ratio of net interest income to average interest-earning assets. Net interest income and net interest margin are impacted by several factors, including changes in average balances and the composition of interest-earning assets and funding sources, market interest rate fluctuations and the slope of the yield curve, repricing characteristics and maturity of interest-earning assets and interest-bearing liabilities, the volume of noninterest-bearing sources of funds and asset quality.65 Net interest income and net interest margin for the second quarter and first half of 2024 decreased year-over-year. The decreases in net interest income and net interest margin were primarily due to higher deposit funding costs and shifts in the deposit mix to higher cost time and money market deposits and higher Federal Home Loan Bank (â€œFHLBâ€) advances, partially offset by higher loan yields and loan growth, a decrease in Bank Term Funding Program (â€œBTFPâ€) average balances, and increases in AFS debt securitiesâ€™ yield and volumes. The changes in yields and rates primarily reflected the impact of the higher benchmark interest rates. Average interest-earning assets were $68.1 billion for the second quarter of 2024, an increase of $4.0 billion or 6% from $64.1 billion for the second quarter of 2023. The year-over-year increase in average interest-earning assets primarily reflected loan growth, an increase in AFS debt securities, and a decrease in interest-bearing cash and deposits with banks. For the first half of 2024, the average interest-earning assets were $68.1 billion, an increase of $5.3 billion or 8% from $62.8 billion for the first half of 2023. The year-over-year increase in average interest-earning assets primarily reflected loan growth and increases in AFS debt securities and interest-bearing cash and deposits with banks.The yield on average interest-earning assets for the second quarter of 2024 was 6.11%, an increase of 44 bps from 5.67% for the second quarter of 2023. The yield on average interest-earning assets for the first half of 2024 was 6.08%, an increase of 49 bps from 5.59% for the first half of 2023. The year-over-year increases in the yield on average interest-earning assets primarily resulted from higher benchmark interest rates.66The average loan yield for the second quarter of 2024 was 6.73%, an increase of 40 bps from 6.33% for the second quarter of 2023. The average loan yield for the first half of 2024 was 6.72%, an increase of 48 bps from 6.24% for the first half of 2023. The year-over-year increases in the average loan yield reflected the loan portfolioâ€™s sensitivity to higher benchmark interest rates and loan growth. Approximately 58% and 60% of loans held-for-investment were variable rate as of JuneÂ 30, 2024 and 2023, respectively.Deposits are an important source of funding for the Company. Average deposits were $58.7Â billion for the second quarter of 2024, which increased $4.4 billion or 8% from $54.3 billion for the second quarter of 2023. For the first half of 2024, average deposits were $58.1 billion, which increased $3.5Â billion or 6% from $54.6 billion for the first half of 2023. 67Average noninterest-bearing deposits were $14.7 billion for the second quarter of 2024, a decrease of $2.2 billion or 13% from $16.9 billion for the second quarter of 2023. For the first half of 2024, average noninterest-bearing deposits were $14.8 billion, a decrease of $3.5Â billion or 19% from $18.3 billion for the first half of 2023. The year-over-year decreases in noninterest-bearing deposits reflected the deposit mix shift to time and money market deposits. Average noninterest-bearing deposits made up 25% and 31% of average deposits for the second quarters of 2024 and 2023, respectively, and 26% and 34% for the first halves of 2024 and 2023, respectively.The average cost of deposits was 2.96% for the second quarter of 2024, an 84 bp increase from 2.12% for the second quarter of 2023. The average cost of interest-bearing deposits was 3.94% for the second quarter of 2024, an 85 bp increase from 3.09% for the second quarter of 2023. The average cost of deposits was 2.90% for the first half of 2024, a 104 bp increase from 1.86% for the first half of 2023. The average cost of interest-bearing deposits was 3.89% for the first half of 2024, a 109 bp increase from 2.80% for the first half of 2023. These year-over-year increases primarily reflected shifts in the deposit mix to time and money market deposits, and rising deposit costs in response to the higher interest rate environment.The average cost of funds calculation includes deposits, BTFP, short-term borrowings and federal funds purchased, FHLB advances, securities sold under repurchase agreements (â€œrepurchase agreementsâ€), and long-term debt and finance lease liabilities. For the second quarter of 2024, the average cost of funds was 3.11%, an 80 bp increase from 2.31% for the second quarter of 2023. For the first half of 2024, the average cost of funds was 3.04%, a 103 bp increase from 2.01% for the first half of 2023. The year-over year increases were mainly driven by the increased cost of deposits as discussed above.The Company utilizes various tools to manage interest rate risk. Refer to the Interest Rate Risk Management section of Item 2. MD&A â€” Risk Management â€” Market Risk Management in this Form 10-Q.68The following table presents the interest spread, net interest margin, average balances, interest income and expense, and the average yield/rate by asset and liability component for the second quarters of 2024 and 2023:Three Months Ended June 30,20242023($ inÂ thousands)Average BalanceInterestAverage Yield/Rate (1)Average BalanceInterestAverage Yield/Rate (1)ASSETSInterest-earning assets:Interest-bearing cash and deposits with banks$4,058,515Â $49,406Â 4.90Â %$5,247,755Â $60,995Â 4.66Â %Assets purchased under resale agreements (2)485,000Â 1,885Â 1.56Â %641,939Â 3,969Â 2.48Â %Debt securities:AFS debt securities (3)(4)8,481,948Â 99,242Â 4.71Â %6,257,397Â 56,292Â 3.61Â %Held-to-maturity (â€œHTMâ€) debt securities (3)2,941,150Â 12,490Â 1.71Â %2,983,780Â 12,678Â 1.70Â %Total debt securities (3)11,423,098Â 111,732Â 3.93Â %9,241,177Â 68,970Â 2.99Â %Loans:Commercial and industrial (â€œC&Iâ€)16,209,659Â 322,648Â 8.01Â %15,244,826Â 287,799Â 7.57Â %CRE20,270,816Â 323,106Â 6.41Â %19,599,138Â 300,721Â 6.15Â %Residential mortgage15,386,858Â 221,966Â 5.80Â %13,942,721Â 182,035Â 5.24Â %Other consumer51,455Â 721Â 5.64Â %65,035Â 709Â 4.37Â %Total loans (5)(6)51,918,788Â 868,441Â 6.73Â %48,851,720Â 771,264Â 6.33Â %Restricted equity securities164,649Â 2,950Â 7.21Â %78,978Â 936Â 4.75Â %Total interest-earning assets$68,050,050Â $1,034,414Â 6.11Â %$64,061,569Â $906,134Â 5.67Â %Noninterest-earning assets:Cash and due from banks468,374Â 569,227Â Allowance for loan losses(675,346) (619,868)Other assets3,346,122Â 3,486,439Â Total assets$71,189,200Â $67,497,367Â LIABILITIES AND STOCKHOLDERSâ€™ EQUITYInterest-bearing liabilities:Checking deposits$7,467,801Â $52,680Â 2.84Â %$8,434,655Â $49,571Â 2.36Â %Money market deposits13,724,230Â 135,405Â 3.97Â %10,433,839Â 86,419Â 3.32Â %Savings deposits1,795,242Â 5,004Â 1.12Â %2,200,124Â 3,963Â 0.72Â %Time deposits21,028,737Â 238,393Â 4.56Â %16,289,320Â 147,524Â 3.63Â %BTFP, short-term borrowings and federal funds purchased2,889Â 32Â 4.45Â %4,500,566Â 49,032Â 4.37Â %Short-term repurchase agreements4,104Â 58Â 5.68Â %15,579Â 211Â 5.43Â %FHLB advances3,500,001Â 48,840Â 5.61Â %1Â â€“Â â€“Â %Long-term debt and finance lease liabilities36,335Â 773Â 8.56Â %152,760Â 2,668Â 7.01Â %Total interest-bearing liabilities$47,559,339Â $481,185Â 4.07Â %$42,026,844Â $339,388Â 3.24Â %Noninterest-bearing liabilities and stockholdersâ€™ equity:Demand deposits14,664,789Â 16,926,937Â Accrued expenses and other liabilities1,877,572Â 2,102,590Â Stockholdersâ€™ equity7,087,500Â 6,440,996Â Total liabilities and stockholdersâ€™ equity$71,189,200Â $67,497,367Â Interest rate spread2.04Â %2.43Â %Net interest income and net interest margin$553,229Â 3.27Â %$566,746Â 3.55Â %(1)Annualized.(2)Includes securities purchased under resale agreements for the second quarter of 2024. Includes both securities and loans purchased under resale agreements for the second quarter of 2023.(3)Yields on tax-exempt securities are not presented on a tax-equivalent basis.(4)Includes the amortization of net premiums on AFS debt securities of $10 million and $7Â million for the second quarters of 2024 and 2023, respectively.(5)Average balances include nonperforming loans and loans held-for-sale.(6)Loans include the accretion of net deferred loan fees and amortization of net premiums, which totaled $14 million and $13Â million for the second quarters of 2024 and 2023, respectively.69The following table presents the interest spread, net interest margin, average balances, interest income and expense, and the average yield/rate by asset and liability component for the first halves of 2024 and 2023:Six Months Ended June 30, 20242023($ inÂ thousands)Average BalanceInterestAverage Yield/Rate (1)Average BalanceInterestAverage Yield/Rate (1)ASSETSInterest-earning assets:Interest-bearing cash and deposits with banks$4,960,016Â $123,788Â 5.02Â %$4,353,658Â $96,642Â 4.48Â %Assets purchased under resale agreements (2)605,330Â 8,000Â 2.66Â %665,229Â 8,472Â 2.57Â %Debt securities:AFS debt securities (3)(4)7,524,158Â 162,100Â 4.33Â %6,183,522Â 109,489Â 3.57Â %HTM debt securities (3)2,945,918Â 25,024Â 1.71Â %2,989,695Â 25,412Â 1.71Â %Total debt securities (3)10,470,076Â 187,124Â 3.59Â %9,173,217Â 134,901Â 2.97Â %Loans:C&I16,230,641Â 648,458Â 8.03Â %15,322,480Â 563,372Â 7.41Â %CRE20,342,200Â 647,193Â 6.40Â %19,404,599Â 583,18 mortgage15,294,601Â 437,640Â 5.75Â %13,706,798Â 351,529Â 5.17Â %Other consumer54,372Â 1,539Â 5.69Â %68,840Â 1,564Â 4.58Â %Total loans (5)(6)51,921,814Â 1,734,830Â 6.72Â %48,502,717Â 1,499,650Â 6.24Â %Restricted equity securities128,812Â 4,289Â 6.70Â %84,852Â 1,975Â 4.69Â %Total interest-earning assets$68,086,048Â $2,058,031Â 6.08Â %$62,779,673Â $1,741,640Â 5.59Â %Noninterest-earning assets:Cash and due from banks457,070Â 595,022Â Allowance for loan losses(677,231) (611,358)Other assets3,567,911Â 3,548,733Â Total assets$71,433,798Â $66,312,070Â LIABILITIES AND STOCKHOLDERSâ€™ EQUITYInterest-bearing liabilities:Checking deposits$7,581,615Â $106,501Â 2.82Â %$7,469,621Â $72,745Â 1.96Â %Money market deposits13,680,220Â 270,066Â 3.97Â %10,844,992Â 162,521Â 3.02Â %Savings deposits1,802,405Â 9,124Â 1.02Â %2,317,702Â 7,632Â 0.66Â %Time deposits20,187,490Â 451,990Â 4.50Â %15,674,457Â 261,373Â 3.36Â %BTFP, short-term borrowings and federal funds purchased1,933,707Â 42,138Â 4.38Â %2,666,249Â 57,857Â 4.38Â %FHLB advances2,027,474Â 56,579Â 5.61Â %248,619Â 6,430Â 5.22Â %Repurchase agreements3,327Â 93Â 5.62Â %60,931Â 1,263Â 4.18Â %Long-term debt and finance lease liabilities81,076Â 3,172Â 7.87Â %152,591Â 5,212Â 6.89Â %Total interest-bearing liabilities$47,297,314Â $939,663Â 4.00Â %$39,435,162Â $575,033Â 2.94Â %Noninterest-bearing liabilities and stockholdersâ€™ equity:Demand deposits14,809,871Â 18,310,770Â Accrued expenses and other liabilities2,286,584Â 2,253,266Â Stockholdersâ€™ equity7,040,029Â 6,312,872Â Total liabilities and stockholdersâ€™ equity$71,433,798Â $66,312,070Â Interest rate spread2.08Â %2.65Â %Net interest income and net interest margin$1,118,368Â 3.30Â %$1,166,607Â 3.75Â %(1)Annualized.(2)Includes securities purchased under resale agreements for the first half of 2024. Includes both securities and loans purchased under resale agreements for the first half of 2023.(3)Yields on tax-exempt securities are not presented on a tax-equivalent basis.(4)Includes the amortization of net premiums on AFS debt securities of $17 million and $16 million for the first halves of 2024 and 2023, respectively.(5)Average balances include nonperforming loans and loans held-for-sale.(6)Loans include the accretion of net deferred loan fees and amortization of net premiums, which totaled $28 million and $27 million for the first halves of 2024 and 2023, respectively.70The following table summarizes the extent to which changes in (1) interest rates, and (2) volume of average interest-earning assets and average interest-bearing liabilities affected the Companyâ€™s net interest income for the periods presented. The total change for each category of interest-earning assets and interest-bearing liabilities is segmented into changes attributable to variations in volume and yield/rate. Changes that are not solely due to either volume or yield/rate are allocated proportionally based on the absolute value of the change related to average volume and average yield/rate.Three Months Ended June 30,Six Months Ended June 30,2024 vs. 20232024 vs. 2023ChangesÂ DueÂ toChangesÂ DueÂ to($ inÂ thousands)Total ChangeVolumeYield/RateTotal ChangeVolumeYield/RateInterest-earning assets:Interest-bearing cash and deposits with banks$(11,589)$(14,488)$2,899Â $27,146Â $14,515Â $12,631Â Assets purchased under resale agreements (1)(2,084)(830)(1,254)(472)(767)295Â Debt securities:AFS debt securities42,950Â 23,146Â 19,804Â 52,611Â 26,517Â 26,094Â HTM debt securities(188) (211)23Â (388)(315)(73)Total debt securities42,762Â 22,935Â 19,827Â 52,223Â 26,202Â 26,021Â Loans:C&I34,849Â 18,298Â 16,551Â 85,086Â 35,294Â 49,792Â CRE22,385Â 10,100Â 12,285Â 64,008Â 29,740Â 34,268Â Residential mortgage39,931Â 19,553Â 20,378Â 86,111Â 43,661Â 42,450Â Other consumer12Â (166)178Â (25)(365)340Â Total loans97,177Â 47,785Â 49,392Â 235,180Â 108,330Â 126,850Â Restricted equity securities2,014Â 1,365Â 649Â 2,314Â 1,269Â 1,045Â Total interest and dividend income$128,280Â $56,767Â $71,513Â $316,391Â $149,549Â $166,842Â Interest-bearing liabilities:Checking deposits$3,109Â $(6,131)$9,240Â $33,756Â $1,116Â $32,640Â Money market deposits48,986Â 30,302Â 18,684Â 107,545Â 48,887Â 58,658Â Savings deposits1,041Â (830)1,871Â 1,492Â (1,962)3,454Â Time deposits90,869Â 48,410Â 42,459Â 190,617Â 87,546Â 103,071Â BTFP, short-term borrowings and federal funds purchased(49,000) (49,003)3Â (15,719)(15,803)84Â FHLB advances48,840Â 48,840Â â€“Â 50,149Â 49,622Â 527Â Repurchase agreements(153)(162)9Â (1,170)(1,497)327Â Long-term debt and finance lease liabilities(1,895)(2,381)486Â (2,040)(2,706)666Â Total interest expense$141,797Â $69,045Â $72,752Â $364,630Â $165,203Â $199,427Â Change in net interest income$(13,517)$(12,278)$(1,239)$(48,239)$(15,654)$(32,585)(1)Includes the impact of securities purchased under resale agreements for the second quarter and first half of 2024. Includes

the impact of securities and loans purchased under resale agreements for the second quarter and first half of 2023.71Noninterest IncomeThe following table presents the components of noninterest income for the second quarters and first halves of 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30, ($ in thousands)20242023% Change20242023% ChangeDeposit account fees$25,649Â $23,369Â 10Â %$50,597Â $46,423Â 9Â %Lending fees24,340Â 20,901Â 16Â %47,265Â 41,487Â 14Â %Foreign exchange income12,924Â 12,167Â 6Â %24,393Â 23,476Â 4Â %Wealth management fees9,478Â 6,944Â 36Â %18,115Â 13,291Â 36Â %Customer derivative income5,764Â 7,373Â (22)%9,514Â 9,937Â (4)%Net gains (losses) on sales of loans56Â (7)NM15Â (29)NMNet gains (losses) on AFS debt securities1,785Â â€”Â 100Â %1,834Â (10,000)NMOther investment income586Â 4,003Â (85)%3,401Â 5,924Â (43)%Other income4,091Â 3,881Â 5Â %8,527Â 8,100Â 5Â %Total noninterest income$84,673Â $78,631Â 8Â %$163,661Â $138,609Â 18Â %NM â€” Not meaningful.Noninterest income comprised 13% of total revenue for both the second quarter and first half of 2024, compared with 12% and 11% for the second quarter and first half of 2023, respectively. Noninterest income for the second quarter of 2024 was $85 million, an increase of $6 million or 8%, compared with $79 million for the second quarter of 2023. The increase was primarily due to increases in lending, wealth management and deposit account fees, partially offset by lower other investment income. Noninterest income for the first half of 2024 was $164 million, an increase of $25 million or 18%, compared with $139 million for the same period in 2023. The increase was primarily due to net gains on AFS debt securities, and increases in lending, wealth management and deposit account fees.Deposit account fees were $26 million for the second quarter of 2024, an increase of $3 million or 10%, compared with $23 million for the second quarter of 2023. For the first half of 2024, deposit account fees were $51 million, an increase of $5 million or 9%, compared with $46 million for the same period in 2023. The increases were primarily related to analysis service fees, which reflected customer growth and fee increases.Lending fees were $24 million for the second quarter of 2024, an increase of $3 million or 16%, compared with $21 million for the second quarter of 2023. For the first half of 2024, lending fees were $47 million, an increase of $6 million or 14%, compared with $41 million for the same period in 2023. The increases were primarily due to higher trade finance and unused commitment fees driven by customer growth.Wealth management fees were $9 million for the second quarter of 2024, an increase of $2 million or 36%, compared with $7 million for the second quarter of 2023. For the first half of 2024, wealth management fees were $18 million, an increase of $5 million or 36%, compared with $13 million for the same period in 2023. The increases reflected customer demand for higher-yielding products in response to the interest rate environment. Net gains on AFS debt securities were $2 million for both the second quarter and first half of 2024, which primarily reflected the sale of mortgage-backed securities. In comparison, net losses on AFS debt securities were $10 million for the first half of 2023, due to the write-off of an impaired subordinated debt security during the first quarter of 2023.Other investment income was $1 million for the second quarter of 2024, a decrease of $3 million or 85%, compared with $4 million for the same period in 2023. For the first half of 2024, other investment income was $3 million, a decrease of $3 million or 43%, compared with $6 million for the same period in 2023. The decreases primarily reflected reduced earnings from the Companyâ€™s equity method CRA investments in 2024, compared with the same year-ago periods. 72Noninterest Expense The following table presents the components of noninterest expense for the second quarters and first halves of 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30, ($ in thousands)20242023% Change20242023% ChangeCompensation and employee benefits$133,588Â $124,937Â 7Â %$275,400Â $254,591Â 8Â %Occupancy and equipment expense15,031Â 16,088Â (7)%30,261Â 31,675Â (4)%Deposit insurance premiums and regulatory assessments10,708Â 8,262Â 30Â %30,357Â 16,172Â 88Â %Deposit account expense12,050Â 10,559Â 14Â %24,238Â 20,168Â 20Â %Computer software and data processing expenses11,392Â 10,692Â 7Â %22,736Â 21,399Â 6Â %Other operating expense37,613Â 35,337Â 6Â %71,058Â 70,207Â 1Â %Amortization of tax credit and CRA investments16,052Â 55,914Â (71)%29,259Â 66,024Â (56)%Total noninterest expense$236,434Â $261,789Â (10)%$483,309Â $480,236Â 1Â %Second quarter 2024 noninterest expense of $236 million decreased $26Â million or 10%, compared with $262 million for the second quarter of 2023. The decrease was primarily due to a decrease in amortization of tax credit and CRA investments, partially offset by an increase in compensation and employee benefits. For the first half of 2024, noninterest expense of $483 million increased $3 million or 1%, compared with $480 million for the same period in 2023, primarily due to increases in compensation and employee benefits, deposit insurance premiums and regulatory assessments and deposit account expense, partially offset by a decrease in amortization of tax credit and CRA investments.Compensation and employee benefits were $134 million for the second quarter of 2024, an increase of $9 million or 7%, compared with $125 million for the second quarter of 2023. For the first half of 2024, compensation and employee benefits were $275 million, an increase of $20 million or 8%, compared with $255 million for the same period in 2023. The increases were primarily driven by annual merit increases and staffing growth.Deposit insurance premiums and regulatory assessments were $11 million for the second quarter of 2024, an increase of $3 million or 30%, compared with $8 million for the same period in 2023. Deposit insurance premiums and regulatory assessments were $30 million for the first half of 2024, an increase of $14 million or 88%, compared with $16 million for the same period in 2023. The increases were primarily due to additional FDIC charges of $2 million and $12 million recorded during the second quarter and first half of 2024, respectively. For additional information about the FDIC special assessment, refer to Item 2. MD&A â€” Overview â€” Current Developments in this Form 10-Q. Deposit account expense was $12 million for the second quarter of 2024, an increase of $1 million or 14%, compared with $11 million for the same period in 2023. The increase was primarily due to higher commercial vendor payments, which were driven by an increase in program participants; and deposit referral fees, which were driven by higher deposit balances. For the first half of 2024, deposit account expense was $24 million, an increase of $4 million or 20%, compared with $20 million for the same period in 2023. The increases were primarily due to higher deposit referral fees driven by higher deposit balances, and higher commercial vendor payments due to an increase in program participants. The increase in the first half of 2024 was further impacted by higher insured cash sweep product fees driven by higher deposit balances. Amortization of tax credit and CRA investments was $16 million for the second quarter of 2024, a decrease of $40 million or 71%, compared with $56 million for the second quarter of 2023. For the first half of 2024, amortization of tax credit and CRA investments was $29 million, a decrease of $37 million or 56%, compared with $66 million for the same period in 2023. The decreases were primarily due to the impacts related to the expanded application of PAM since the adoption of Accounting Standards Update (â€œASUâ€) 2023-02, Investments â€” Equity Method and Joint Ventures on January 1, 2024, and the timing of tax credit investments that closed in a given period. For additional information on the PAM, see Note 2 â€” Current Accounting Developments and Summary of Significant Accounting Policies and Note 8 â€” Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net.73Income TaxesThree Months Ended June 30,Six Months Ended June 30,($ in thousands)20242023% Change20242023% ChangeIncome before income taxes$364,468Â $357,588Â 2Â %$736,720Â $778,980Â (5)%Income tax expense$76,238Â $45,557Â 67Â %$163,415Â $144,510Â 13Â %Effective tax rate20.9Â %12.7Â %22.2Â %18.6Â %Second quarter 2024 income tax expense was $76 million and the effective tax rate was 20.9%, compared with second quarter 2023 income tax expense of $46 million and an effective tax rate of 12.7%. For the first half of 2024, income tax expense was $163 million and the effective tax rate was 22.2%, compared with income tax expense of $145 million and an effective tax rate of 18.6% for the same period in 2023. The year-over-year increases in income tax expense and effective tax rate were primarily due to the impacts related to the expanded application of PAM on the Companyâ€™s tax credit investments since the adoption of ASU 2023-02 on January 1, 2024 and the timing of tax credit investments that closed in a given period. For additional information on the PAM, see Note 2 â€” Current Accounting Developments and Summary of Significant Accounting Policies and Note 8 â€” Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net.Operating Segment ResultsThe Company organizes its operations into three reportable operating segments: (1) Consumer and Business Banking; (2) Commercial Banking; and (3) Other. These segments are defined by the type of customers served and the related products and services provided. For a description of the Companyâ€™s internal management reporting process, including the segment cost allocation methodology, see Note 15 â€” Business Segments to the Consolidated Financial Statements in this Form 10-Q.Segment net interest income represents the difference between actual interest earned on assets and interest incurred on liabilities of the segment, adjusted for funding charges or credits through the Companyâ€™s internal funds transfer pricing (â€œFTPâ€) process.The following tables present the results by operating segment for the periods indicated:Three Months Ended June 30,Consumer and Business BankingCommercial BankingOther($ in thousands)202420232024202320242023Total revenue$320,061Â $334,642Â $311,500Â $305,578Â $6,341Â $5,157Â (Reversal of) provision for credit losses(3,245)5,524Â 40,245Â 20,476Â â€”Â â€”Â Noninterest expense108,124Â 107,027Â 92,064Â 88,333Â 36,246Â 66,429Â Segment income (loss) before income taxes215,182Â 222,091Â 179,191Â 196,769Â (29,905)(61,272)Segment net income$151,578Â $156,853Â $126,441Â $139,030Â $10,211Â $16,148Â ($ in thousands)Six Months Ended June 30, Consumer and Business BankingCommercial BankingOther202420232024202320242023Total revenue$637,367Â $664,886Â $618,315Â $585,900Â $26,347Â $54,430Â (Reversal of) provision for credit losses(680)20,536Â 62,680Â 25,464Â â€”Â â€”Â Noninterest expense227,424Â 220,850Â 198,371Â 175,581Â 57,514Â 83,805Â Segment income (loss) before income taxes410,623Â 423,500Â 357,264Â 384,855Â (31,167)(29,375)Segment net income$289,250Â $299,100Â $252,022Â $273,487Â $32,033Â $61,883Â 74Consumer and Business BankingThe Consumer and Business Banking segment primarily provides financial products and services to consumer and commercial customers through the Companyâ€™s domestic branch network and digital banking platform. This segment offers consumer and commercial deposits, mortgage and home equity loans, and other products and services. It also originates commercial loans for small- and medium-sized enterprises through the Companyâ€™s branch network. Other products and services provided by this segment include wealth management, treasury management, interest rate risk hedging and foreign exchange services.The following tables present additional financial information for the Consumer and Business Banking segment for the periods indicated:Three Months Ended June 30,Change from 2023($ in thousands)20242023$%Net interest income before provision for credit losses$293,292Â $307,522Â $(14,230)(5)%Noninterest income26,769Â 27,120Â (351)(1)%Total revenue320,061Â 334,642Â (14,581)(4)%(Reversal of) provision for credit losses(3,245)5,524Â (8,769)(159)%Noninterest expense 108,124Â 107,027Â 1,097Â 1Â %Segment income before income taxes215,182Â 222,091Â (6,909)(3)%Income tax expense63,604Â 65,238Â (1,634)(3)%Segment net income$151,578Â $156,853Â $(5,275)(3)%Average loans$19,324,850Â $17,622,260Â $1,702,590Â 10Â %Average deposits$34,852,127Â $33,265,827Â $1,586,300Â 5Â %($ inÂ thousands)Six Months Ended June 30,Change from 202320242023$%Net interest income before provision for credit losses$585,056Â $611,764Â $(26,708)(4)%Noninterest income52,311Â 53,122Â (811)(2)%Total revenue637,367Â 664,886Â (27,519)(4)%(Reversal of) provision for credit losses(680)20,536Â (21,216)(103)%Noninterest expense227,424Â 220,850Â 6,574Â 3Â %Segment income before income taxes410,623Â 423,500Â (12,877)(3)%Income tax expense121,373Â 124,400Â (3,027)(2)%Segment net income$289,250Â $299,100Â $(9,850)(3)%Average loans$19,231,071Â $17,368,001Â $1,863,070Â 11Â %Average deposits$34,319,472Â $33,555,330Â $764,142Â 2Â %Consumer and Business Banking segment net income decreased $5 million or 3% year-over-year to $152 million for the second quarter of 2024, and $10 million or 3% year-over-year to $289 million for the first half of 2024. The decreases in both periods were primarily driven by a decrease in net interest income, partially offset by a decrease in provision for credit losses. Net interest income before provision for credit losses decreased $14 million or 5% year-over-year to $293 million for the second quarter of 2024, and $27 million or 4% year-over-year to $585 million for the first half of 2024. These decreases were primarily driven by a higher cost of interest-bearing deposits and a continued shift to interest-bearing products in the deposit mix. Provision for credit losses decreased $9 million or 159% year-over-year to $3 million in reversal of provision for credit losses for the second quarter of 2024, and $21 million or 103% year-over-year to $1 million in reversal of provision for credit losses for the first half of 2024. These decreases were primarily driven by the improvement in the macroeconomic outlook in the residential mortgage loan sector in the second quarter of 2024.75Commercial BankingThe Commercial Banking segment primarily generates commercial loan and deposit products. Commercial loan products include CRE lending, construction finance, commercial business lending, working capital lines of credit, trade finance, letters of credit, affordable housing lending, asset-based lending, asset-backed finance, project finance and equipment financing. Commercial deposit products and other financial services include treasury management, foreign exchange services, and interest rate and commodity risk hedging.The following tables present additional financial information for the Commercial Banking segment for the periods indicated:Three Months Ended June 30,Change from 2023($ in thousands)20242023$%Net interest income before provision for credit losses$260,780Â $263,040Â $(2,260)(1)%Noninterest income50,720Â 42,538Â 8,182Â 19Â %Total revenue311,500Â 305,578Â 5,922Â 2Â %Provision for credit losses40,245Â 20,476Â 19,769Â 97Â %Noninterest expense 92,064Â 88,333Â 3,731Â 4Â %Segment income before income taxes179,191Â 196,769Â (17,578)(9)%Income tax expense52,750Â 57,739Â (4,989)(9)%Segment net income$126,441Â $139,030Â $(12,589)(9)%Average loans$32,593,938Â $31,229,460Â $1,364,478Â 4Â %Average deposits$21,454,905Â $16,788,456Â $4,666,449Â 28Â %($ inÂ thousands)Six Months Ended June 30,Change from 202320242023$%Net interest income before provision for credit losses$521,129Â $499,763Â $21,366Â 4Â %Noninterest income97,186Â 86,137Â 11,049Â 13Â %Total revenue618,315Â 585,900Â 32,415Â 6Â %Provision for credit losses62,680Â 25,464Â 37,216Â 146Â %Noninterest expense198,371Â 175,581Â 22,790Â 13Â %Segment income before income taxes357,264Â 384,855Â (27,591)(7)%Income tax expense105,242Â 111,368Â (6,126)(6)%Segment net income$252,022Â $273,487Â $(21,465)(8)%Average loans$32,690,743Â $31,134,716Â $1,556,027Â 5Â %Average deposits$21,254,547Â $17,034,343Â $4,220,204Â 25Â %Commercial Banking segment net income decreased $13 million or 9% year-over-year to $126 million for the second quarter of 2024. This decrease was primarily due to higher provision for credit losses, partially offset by higher noninterest income. Provision for credit losses increased $20 million or 97% year-over-year to $40 million for the second quarter of 2024, primarily driven by higher net charge-offs in the C&I and CRE portfolios. Noninterest income increased $8 million or 19% year-over-year to $51 million for the second quarter of 2024, primarily driven by higher deposit account fees, foreign exchange income and lending fees.76Commercial Banking segment net income decreased $21 million or 8% year-over-year to $252 million for the first half of 2024. This decrease was primarily due to higher provision for credit losses and noninterest expense, partially offset by revenue growth. Net interest income before provision for credit losses increased $21 million or 4% year-over-year to $521 million for the first half of 2024. This increase was primarily driven by higher loan interest income from commercial loan growth. Provision for credit losses increased $37 million or 146% year-over-year to $63 million for the first half of 2024, primarily driven by higher net charge-offs in the C&I and CRE portfolios. Noninterest income increased $11 million or 13% year-over-year to $97 million for the first half of 2024, mainly driven by higher deposit account fees and lending fees. Noninterest expense increased $23 million or 13% year-over-year to $198 million for the first half of 2024, primarily due to higher compensation and employee benefits, deposit account expense, and deposit insurance premiums and regulatory assessments.OtherCentralized functions, including the corporate treasury activities of the Company and eliminations of inter-segment amounts, have been aggregated and included in the Other segment, which provides broad administrative support to the two core segments, namely the Consumer and Business Banking and the Commercial Banking segments.The following tables present additional financial information for the Other segment for the periods indicated:Three Months Ended June 30,Change from 2023($ in thousands)20242023$%Net interest loss before provision for credit losses(843)(3,816)$2,973Â 78Â %Noninterest income7,184Â 8,973Â (1,789)(20)%Total revenue6,341Â 5,157Â 1,184Â 23Â %Noninterest expense 36,246Â 66,429Â (30,183)(45)%Segment loss before income taxes (29,905)(61,272)31,367Â 51Â %Income tax benefit40,116Â 77,420Â (37,304)(48)%Segment net income$10,211Â $16,148Â $(5,937)(37)%Average deposits$2,373,767Â $4,230,592Â $(1,856,825)(44)%($ inÂ thousands)Six Months Ended June 30,Change from 202320242023$%Net interest income before provision for credit losses$12,183Â $55,080Â $(42,897)(78)%Noninterest income14,164Â (650)14,814Â NMTotal revenue26,347Â 54,430Â (28,083)(52)%Noninterest expense 57,514Â 83,805Â (26,291)(31)%Segment loss before income taxes (31,167)(29,375)(1,792)(6)%Income tax benefit63,200Â 91,258Â (28,058)(31)%Segment net income $32,033Â $61,883Â $(29,850)(48)%Average deposits$2,487,582Â $4,027,869Â $(1,540,287)(38)%NM â€” Not meaningful.The Other segment reported segment loss before income taxes of $30 million and segment net income of $10 million, reflecting an income tax benefit of $40 million for the second quarter of 2024. The decrease in segment net income was primarily driven by lower income tax benefit, partially offset by lower noninterest expense. Noninterest expense decreased $30 million, primarily due to lower amortization of tax credit and CRA investments from the expanded use of PAM since the adoption of ASU 2022-02 on January 1, 2024. For additional information on the PAM, see Note 2 â€” Current Accounting Developments and Summary of Significant Accounting Policies and Note 8 â€” Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net.77The Other segment reported segment loss before income taxes of $31 million and segment net income of $32 million, reflecting an income tax benefit of $63 million for the first half of 2024. The decrease in segment net income was primarily driven by lower net interest income and income tax benefit, partially offset by lower noninterest expense and higher noninterest income. The $43 million decrease in net interest income before provision for credit losses was primarily driven by lower FTP spread income absorbed by the Other segment, partially offset by higher yields on interest-bearing cash and deposits with banks and debt securities. Noninterest income increased $15 million for the first half of 2024, mainly due to a $10 million

write-off of an impaired AFS debt security during the first quarter of 2023 and an increase in foreign exchange income. Noninterest expense decreased $26 million, primarily due to lower amortization of tax credit and CRA investments from the aforementioned adoption of ASU 2022-02 on January 1, 2024.The income tax expense or benefit in the Other segment consists of the remaining unallocated income tax expense or benefit after allocating income tax expense to the two core segments, and reflects the impact of tax credit investment activity. Income tax expense is allocated to the Consumer and Business Banking and the Commercial Banking segments by applying statutory income tax rates to the segment income before income taxes. Tax credit investment amortization is allocated to the Other segment.Balance Sheet AnalysisDebt SecuritiesThe Company maintains a portfolio of high quality and liquid debt securities with a moderate duration profile. It closely manages the overall portfolio credit, interest rate and liquidity risks. The Companyâ€™s debt securities provide:â€¢interest income for earnings and yield enhancement;â€¢funding availability for needs arising during the normal course of business;â€¢the ability to execute interest rate risk management strategies in response to changes in economic or market conditions; andâ€¢collateral to support pledging agreements as required and/or to enhance the Companyâ€™s borrowing capacity.While the Company does not intend to sell its debt securities, it may sell AFS debt securities in response to changes in the balance sheet and related interest rate risk to meet liquidity, regulatory and strategic requirements.78The following table presents the distribution of the Companyâ€™s AFS and HTM debt securities portfolio as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, and by credit ratings as of JuneÂ 30, 2024:June 30, 2024December 31, 2023Ratings as of June 30, 2024 (1)($ in thousands)Amortized CostFair Value% of Fair ValueAmortized CostFair Value% of Fair ValueAAA/AABBBBB and LowerNo Rating (2)AFS debt securities:U.S. Treasury securities$676,291Â $623,757Â 7Â %$1,112,587Â $1,060,375Â 17Â %100Â %â€”Â %â€”Â %â€”Â %â€”Â %â€”Â %U.S. government agency and U.S. government-sponsored enterprise debt securities309,956Â 260,388Â 3Â %412,086Â 364,446Â 6Â %100Â %â€”Â %â€”Â %â€”Â %â€”Â %â€”Â %U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (3)6,455,081Â 6,163,665Â 69Â %2,488,304Â 2,195,853Â 35Â %100Â %â€”Â %â€”Â %â€”Â %â€”Â %Municipal securities295,437Â 256,563Â 3Â %297,283Â 261,016Â 4Â %98Â %â€”Â %â€”Â %â€”Â %2Â %Non-agency mortgage-backed securities925,027Â 795,255Â 9Â %1,052,913Â 921,187Â 15Â %89Â %â€”Â %â€”Â %â€”Â %â€”Â %11Â %Corporate debt securities653,501Â 507,130Â 6Â %653,501Â 502,425Â 8Â %â€”Â %31Â %66Â %3Â %â€”Â %Foreign government bonds245,523Â 233,724Â 3Â %239,333Â 227,874Â 4Â %45Â %55Â %â€”Â %â€”Â %â€”Â %Asset-backed securities39,061Â 38,593Â 0Â %43,234Â 42,300Â 1Â %56Â %44Â %â€”Â %â€”Â %â€”Â %Collateralized loan obligations44,500Â 44,453Â 0Â %617,250Â 612,861Â 10Â %100Â %â€”Â %â€”Â %â€”Â %â€”Â %Total AFS debt securities$9,644,377Â $8,923,528Â 100Â %$6,916,491Â $6,188,337Â 100Â %92Â %3Â %4Â %0Â %1Â %HTM debt securities:U.S. Treasury securities$532,294Â $487,707Â 20Â %$529,548Â $488,551Â 20Â %100Â %â€”Â %â€”Â %â€”Â %â€”Â %U.S. government agency and U.S. government-sponsored enterprise debt securities1,003,094Â 802,895Â 33Â %1,001,836Â 814,932Â 33Â %100Â %â€”Â %â€”Â %â€”Â %â€”Â %U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (4)1,214,541Â 972,255Â 41Â %1,235,784Â 1,004,697Â 41Â %100Â %â€”Â %â€”Â %â€”Â %â€”Â %Municipal securities188,321Â 142,370Â 6Â %188,872Â 145,791Â 6Â %100Â %â€”Â %â€”Â %â€”Â %â€”Â %Total HTM debt securities$2,938,250Â $2,405,227Â 100Â %$2,956,040Â $2,453,971Â 100Â %100Â %â€”Â %â€”Â %â€”Â %â€”Â %Total debt securities$12,582,627Â $11,328,755Â $9,872,531Â $8,642,308Â (1)Credit ratings express opinions about the credit quality of a debt security. The Company determines the credit rating of a security according to the lowest credit rating made available by nationally recognized statistical rating organizations (â€œNRSROsâ€). Debt securities rated investment grade, which are those with ratings similar to BBB- or above (as defined by NRSROs), are generally considered by the rating agencies and market participants to be low credit risk. Ratings percentages are allocated based on fair value.(2)For debt securities not rated by NRSROs, the Company uses other factors which include but are not limited to the priority in collections within the securitization structure, and whether the contractual payments have historically been on time.(3)Includes Government National Mortgage Association (â€œGNMAâ€) AFS debt securities totaling $5.2Â billion of both amortized cost and fair value as of JuneÂ 30, 2024, and $1.3Â billion of amortized cost and $1.2 billion of fair value as of DecemberÂ 31, 2023.(4)Includes GNMA HTM debt securities totaling $89Â million of amortized cost and $71Â million of fair value as of JuneÂ 30, 2024, and $92 million of amortized cost and $75 million of fair value of as of DecemberÂ 31, 2023.As of JuneÂ 30, 2024, the Companyâ€™s AFS and HTM debt securities portfolios had an effective duration (defined as the sensitivity of the value of the portfolio to interest rate changes) of 2.8 and 7.2, respectively, compared with 3.6 and 7.5, respectively, as of DecemberÂ 31, 2023. The decrease in the AFS effective duration was primarily due to the purchases of floating rate GNMA securities. The decrease in the HTM effective duration was due to the portfolio seasoning. The Company estimated that the effective duration of its AFS debt securities was 3.4 for an instantaneous 100 bps parallel increase and 2.4 for an instantaneous 100 bps parallel decrease as of JuneÂ 30, 2024.Available-for-Sale Debt SecuritiesThe fair value of AFS debt securities totaled $8.9Â billion as of JuneÂ 30, 2024, an increase of $2.7Â billion or 44% from $6.2Â billion as of DecemberÂ 31, 2023. The increase was primarily due to the purchases of GNMA securities, which were mainly funded by an increase in deposits. The Companyâ€™s AFS debt securities are carried at fair value with non-credit related unrealized gains and losses, net of tax, reported in Other comprehensive income (loss) on the Consolidated Statement of Comprehensive Income. Pre-tax net unrealized losses on AFS debt securities were $721 million as of JuneÂ 30, 2024, compared with $728 million as of DecemberÂ 31, 2023.79As of JuneÂ 30, 2024 and DecemberÂ 31, 2023, 99% and 97%, respectively, of the carrying value of the AFS debt securities portfolio was rated investment grade by NRSROs. Of the AFS debt securities with gross unrealized losses, substantially all were rated investment grade as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. There was no allowance for credit losses provided against the AFS debt securities as of each of JuneÂ 30, 2024 and DecemberÂ 31, 2023. Additionally, there were no credit losses recognized in earnings for the three and six months ended June 30, 2024 and 2023. Held-to-Maturity Debt SecuritiesAll HTM debt securities were issued, guaranteed, or supported by the U.S. government or government-sponsored enterprises. Accordingly, the Company applied a zero credit loss assumption for these securities and no allowance for credit loss was recorded as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. For additional information on AFS and HTM securities, see Note 1 â€” Summary of Significant Accounting Policies to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K and Note 3 â€” Fair Value Measurement and Fair Value of Financial Instruments and Note 5 â€” Securities to the Consolidated Financial Statements in this Form 10-Q.Loan PortfolioThe Company offers a broad range of financial products designed to meet the credit needs of its borrowers. The Companyâ€™s loan portfolio segments include commercial loans, which consist of C&I, CRE, multifamily residential, and construction and land loans, as well as consumer loans, which consist of single-family residential, home equity lines of credit (â€œHELOCsâ€) and other consumer loans. Loans held-for-investment totaled $52.8 billion and $52.2 billion as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively, and the composition of the loan portfolio as of JuneÂ 30, 2024 was similar to the composition as of DecemberÂ 31, 2023.The following table presents the composition of the Companyâ€™s total loan portfolio by loan type as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023($ in thousands)Amount%Amount%Commercial:C&I$16,875,009Â 32Â %$16,581,079Â 32Â %CRE:CRE14,562,595Â 28Â %14,777,081Â 28Â %Multifamily residential5,100,210Â 10Â %5,023,163Â 10Â %Construction and land664,793Â 1Â %663,868Â 1Â %Total CRE20,327,598Â 39Â %20,464,112Â 39Â %Total commercial 37,202,607Â 71Â %37,045,191Â 71Â %Consumer:Residential mortgage:Single-family residential13,747,769Â 26Â %13,383,060Â 26Â %HELOCs1,761,379Â 3Â %1,722,204Â 3Â %Total residential mortgage15,509,148Â 29Â %15,105,264Â 29Â %Other consumer56,154Â 0Â %60,327Â 0Â %Total consumer 15,565,302Â 29Â %15,165,591Â 29Â %Total loans held-for-investment (1)52,767,909Â 100Â %52,210,782Â 100Â %Allowance for loan losses(683,794)(668,743)Loans held-for-sale (2)18,909Â 116Â Total loans, net$52,103,024Â $51,542,155Â (1)Includes $53 million and $71 million of net deferred loan fees and net unamortized premiums as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively.(2)Consists of C&I loans as of JuneÂ 30, 2024 and a single-family residential loan as of DecemberÂ 31, 2023.80CommercialThe commercial loan portfolio comprised 71% of total loans as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. The Company actively monitors the commercial lending portfolio for credit risk and reviews credit exposures for sensitivity to changing economic conditions.Commercial â€” Commercial and Industrial Loans. Total C&I loan commitments were $24.8 billion and $24.6 billion as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively, with a utilization rate of 68% as of JuneÂ 30, 2024, compared with 67% as of DecemberÂ 31, 2023. Total C&I loans were $16.9 billion as of JuneÂ 30, 2024, an increase of $294 million or 2% from $16.6 billion as of DecemberÂ 31, 2023. Total C&I loans made up 32% of total loans held-for-investment as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. The C&I loan portfolio includes loans and financing for businesses across a wide spectrum of industries. The Company offers a variety of C&I products, including commercial business lending, working capital lines of credit, trade finance, letters of credit, asset-based lending, asset-backed finance, project finance and equipment financing. Additionally, the Company has a portfolio of broadly syndicated C&I loans, which represent revolving or term loan facilities that are marketed and sold primarily to institutional investors. This portfolio totaled $549 million and $645 million as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. The majority of the C&I loans had variable interest rates as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.The C&I portfolio is well-diversified by industry. The Company monitors concentrations within the C&I loan portfolio by industry and customer exposure, and has exposure limits by industry and loan product. The following table presents the industry mix within the Companyâ€™s C&I loan portfolio as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023 (1)($ in thousands)Amount%($ in thousands)Amount%Industry:Industry:Real estate investment & management$2,066,828Â 12Â %Capital call lending$2,171,367Â 13Â %Capital call lending1,970,392Â 12Â %Real estate investment & management1,970,713Â 12Â %Media & entertainment1,953,376Â 12Â %Media & entertainment1,891,199Â 11Â %Financial services1,135,036Â 7Â %Financial services1,136,731Â 7Â %Manufacturing & wholesale1,024,074Â 6Â %Manufacturing & wholesale1,110,544Â 7Â %Infrastructure & clean energy1,016,207Â 6Â %Infrastructure & clean energy1,023,662Â 6Â %Tech & telecom771,820Â 5Â %Tech & telecom729,922Â 4Â %Healthcare714,998Â 4Â %Food production & distribution655,340Â 4Â %Food production & distribution704,416Â 4Â %Consumer finance586,468Â 4Â %Oil & gas587,657Â 3Â %Hospitality & leisure576,328Â 3Â %Other4,930,205Â 29Â %Other4,728,805Â 29Â %Total C&I$16,875,009Â 100Â %Total C&I$16,581,079Â 100Â %(1)Revised segmentation to conform with the current presentation.Commercial â€” Total Commercial Real Estate Loans. Total CRE loans totaled $20.3 billion and $20.5 billion as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively, and accounted for 39% of total loans held-for-investment as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. The total CRE portfolio consists of CRE, multifamily residential, and construction and land loans, and affordable housing lending. The Companyâ€™s underwriting parameters for CRE loans are established in compliance with supervisory guidance, including property type, geography and loan-to-value (â€œLTVâ€). The consistency of the Companyâ€™s low LTV underwriting standards has historically resulted in lower credit losses.81The Companyâ€™s total CRE loan portfolio is well-diversified by property type with an average CRE loan size of $3 million as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. The following table summarizes the Companyâ€™s total CRE loans by property type as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023($ in thousands)Amount%Amount%Property types:Multifamily$5,100,210Â 25Â %$5,023,164Â 25Â %Retail (1)4,217,637Â 21Â %4,297,569Â 21Â %Industrial (1)3,995,232Â 20Â %3,997,764Â 20Â %Hotel (1)2,458,129Â 12Â %2,446,504Â 12Â %Office (1)2,184,842Â 11Â %2,271,508Â 11Â %Healthcare (1)719,579Â 3Â %852,362Â 4Â %Construction and land664,793Â 3Â %663,868Â 3Â %Other (1)987,176Â 5Â %911,373Â 4Â %Total CRE loans$20,327,598Â 100Â %$20,464,112Â 100Â %(1)Included in CRE loans, which is a subset of Total CRE loans.The weighted-average LTV ratio of the total CRE loan portfolio was 50% as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. Weighted-average LTV is based on the most recent LTV, which is based on the latest available appraisal and current loan commitment. Approximately 91% of total CRE loan commitments had an LTV ratio of 65% or lower as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.The following tables provide a summary of the Companyâ€™s CRE, multifamily residential, and construction and land loans by geography as of JuneÂ 30, 2024 and DecemberÂ 31, 2023. The distribution of the total CRE loan portfolio largely reflects the Companyâ€™s geographical branch footprint, which is primarily concentrated in California.June 30, 2024($ in thousands)CRE%Multifamily Residential%Construction and Land%Total CRE%Geographic markets:Southern California$7,555,495Â 52Â %$2,312,020Â 45Â %$243,138Â 36Â %$10,110,653Â 50Â %Northern California2,705,815Â 19Â %1,053,601Â 21Â %178,766Â 27Â %3,938,182Â 19Â %California10,261,310Â 71Â %3,365,621Â 66Â %421,904Â 63Â %14,048,835Â 69Â %Texas1,082,669Â 7Â %486,5 York706,171Â 5Â %259,052Â 5Â %31,854Â 5Â %997,077Â 5Â %Washington487,809Â 3Â %162,064Â 3Â %10,393Â 2Â %660,266Â 3Â %Arizona361,844Â 2Â %220,976Â 4Â %14,978Â 2Â %597,7 markets1,398,582Â 10Â %451,635Â 9Â %84,721Â 13Â %1,934,938Â 10Â %Total loans $14,562,595Â 100Â %$5,100,210Â 100Â %$664,793Â 100Â %$20,327,598Â 100Â %82December 31, 2023($ in thousands)CRE%Multifamily Residential%Construction and Land%Total CRE%Geographic markets:Southern California$7,604,053Â 51Â %$2,295,592Â 46Â %$294,879Â 44Â %$10,194,524Â 50Â %Northern California2,737,635Â 19Â %1,055,852Â 21Â %147,031Â 22Â %3,940,518Â 19Â %California10,341,688Â 70Â %3,351,444Â 67Â %441,910Â 66Â %14,135,042Â 69Â %Texas1,122,428Â 8Â %445,3 York696,950Â 5Â %287,961Â 6Â %43,227Â 7Â %1,028,138Â 5Â %Washington495,577Â 3Â %173,367Â 3Â %10,375Â 2Â %679,319Â 3Â %Arizona355,047Â 2Â %148,970Â 3Â %38,897Â 6Â %542, markets1,508,286Â 10Â %473,897Â 9Â %81,366Â 12Â %2,063,549Â 10Â %Total loans$14,777,081Â 100Â %$5,023,163Â 100Â %$663,868Â 100Â %$20,464,112Â 100Â %As of both JuneÂ 30, 2024 and DecemberÂ 31, 2023, 69% of total CRE loans were concentrated in California. Changes in Californiaâ€™s economy and real estate values could have a significant impact on the collectability of these loans and the required level of allowance for loan losses. For additional information related to the higher degree of risk from a downturn in the California economic and real estate markets, see Item 1A. Risk Factors â€” Risks Related to Geopolitical Uncertainties to the Companyâ€™s 2023 Form 10-K.Commercial â€” Commercial Real Estate Loans. The Company focuses on providing financing to experienced real estate investors and developers who have moderate levels of leverage, many of whom are long-time customers of the Bank. CRE loans totaled $14.6 billion as of JuneÂ 30, 2024, compared with $14.8 billion as of DecemberÂ 31, 2023, and accounted for 28% of total loans held-for-investment as of both dates. Interest rates on CRE loans may be fixed, variable or hybrid. As of JuneÂ 30, 2024, 58% of our CRE portfolio had variable rates, of which 52% had customer-level interest rate derivative contracts in place. These were hedging contracts offered by the Company to help our customers manage their interest rate risk while the Bankâ€™s exposure remained variable rate. In comparison, as of DecemberÂ 31, 2023, 58% of our CRE portfolio had variable rates, of which 50% had customer-level interest rate derivative contracts in place. The Company seeks to underwrite loans with conservative standards for cash flows, debt service coverage and LTV.Owner-occupied properties comprised 20% of the CRE loans as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. The remainder were non-owner-occupied properties, where 50% or more of the debt service for the loan is typically provided by rental income from an unaffiliated third party.Commercial â€” Multifamily Residential Loans. The multifamily residential loan portfolio is largely comprised of loans secured by residential properties with five or more units. Multifamily residential loans totaled $5.1 billion and $5.0 billion as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively, and accounted for 10% of total loans held-for-investment as of both dates. The Company offers a variety of first lien mortgages, including fixed- and variable-rate loans, as well as hybrid loans with interest rates that adjust annually after an initial fixed rate period of three to ten years. As of JuneÂ 30, 2024, 49% of our multifamily residential portfolio had variable rates, of which 43% had customer-level interest rate derivative contracts in place. In comparison, as of DecemberÂ 31, 2023, 48% of our multifamily residential portfolio had variable rates, of which 40% had customer-level interest rate derivative contracts in place. These were hedging contracts offered by the Company to help our customers manage their interest rate risk while the Bankâ€™s own exposure remained variable rate.Commercial â€” Construction and Land Loans. Construction and land loans provide financing for a portfolio of projects diversified by real estate property type. Construction and land loans totaled $665 million as of JuneÂ 30, 2024, compared with $664 million as of DecemberÂ 31, 2023, and accounted for 1% of total loans held-for-investment as of both dates. Construction loan exposure was made up of $541 million in loans outstanding, plus $573 million in unfunded commitments as of JuneÂ 30, 2024, compared with $526 million in loans outstanding, plus $672 million in unfunded commitments as of DecemberÂ 31, 2023. Land loans totaled $124 million as of JuneÂ 30, 2024, compared with $138 million as of DecemberÂ 31, 2023.83ConsumerResidential mortgage loans are primarily originated through the Bankâ€™s branch network. The average total residential loan size was $436 thousand as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. The following tables summarize the Companyâ€™s single-family residential and HELOC loan portfolios by geography as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024($ in thousands)Single-Family Residential%HELOCs%Total Residential Mortgage%Geographic markets:Southern California$5,158,542Â 38Â %$828,546Â 47Â %$5,987,088Â 39Â %Northern

California1,735,596Â 13Â %368,785Â 21Â %2,104,381Â 13Â %California6,894,138Â 51Â %1,197,331Â 68Â %8,091,469Â 52Â %New
York4,363,714Â 32Â %249,954Â 14Â %4,613,668Â 30Â %Washington709,522Â 5Â %186,804Â 11Â %896,326Â 6Â %Massachusetts430,399Â 3Â %68,696Â 4Â %499,095Â 3Â %Georgia451,756Â 3
markets14,456Â 0Â %5,088Â 0Â %19,544Â 0Â %Total$13,747,769Â 100Â %$1,761,379Â 100Â %$15,509,148Â 100Â %Lien priority:First
mortgage$13,747,769Â 100Â %$1,339,343Â 76Â %$15,087,112Â 97Â %Junior lien
mortgageâ€”Â â€”Â %422,036Â 24Â %422,036Â 3Â %Total$13,747,769Â 100Â %$1,761,379Â 100Â %$15,509,148Â 100Â %December 31, 2023($ in thousands)Single-Family Residential%HELOCs%Total Residential Mortgage%Geographic markets:Southern California$4,990,848Â 37Â %$799,571Â 46Â %$5,790,419Â 38Â %Northern
California1,650,905Â 13Â %370,989Â 22Â %2,021,894Â 13Â %California6,641,753Â 50Â %1,170,560Â 68Â %7,812,313Â 51Â %New
York4,376,416Â 33Â %247,202Â 14Â %4,623,618Â 31Â %Washington696,028Â 5Â %184,843Â 11Â %880,871Â 6Â %Massachusetts391,666Â 3Â %67,016Â 4Â %458,682Â 3Â %Georgia432,258Â 3
markets16,130Â 0Â %1,501Â 0Â %17,631Â 0Â %Total$13,383,060Â 100Â %$1,722,204Â 100Â %$15,105,264Â 100Â %Lien priority:First
mortgage$13,383,060Â 100Â %$1,331,509Â 77Â %$14,714,569Â 97Â %Junior lien mortgageâ€”Â â€”Â %390,695Â 23Â %390,695Â 3Â %Total
$13,383,060Â 100Â %$1,722,204Â 100Â %$15,105,264Â 100Â %84Consumer â€” Single-Family Residential Loans. Single-family residential loans totaled $13.7 billion as of JuneÂ 30, 2024, compared with $13.4 billion as of DecemberÂ 31, 2023, and accounted for 26% of total loans held-for-investment as of both dates. The Company was in a first lien position for all of its single-family residential loans as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. Many of these loans are reduced documentation loans, for which a substantial down payment is required, resulting in a low LTV ratio at origination, typically 65% or less. The weighted-average LTV ratio was 52% as of JuneÂ 30, 2024 and 53% as of DecemberÂ 31, 2023. These loans have historically experienced low delinquency and loss rates. The Company offers a variety of single-family residential first lien mortgage loan programs, including fixed- and variable-rate loans, as well as hybrid loans with interest rates that adjust on a regular basis, typically annually, after an initial fixed rate period.Consumer â€” Home Equity Lines of Credit. Total HELOC commitments were $5.2 billion as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023, with a utilization rate of 34% and 33% as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Substantially all of the Companyâ€™s unfunded HELOC commitments are unconditionally cancellable. HELOCs outstanding totaled $1.8 billion as of JuneÂ 30, 2024, compared with $1.7 billion as of DecemberÂ 31, 2023, and accounted for 3% of total loans held-for-investment as of both dates. The Company was in a first lien position for 76% and 77% of total outstanding HELOCs as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. The weighted-average LTV ratio was 47% and 48% on HELOC commitments as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Weighted-average LTV ratio represents the loanâ€™s balance divided by the estimated current property value. Combined LTV ratios are used for junior lien home equity loans. Many of these loans are reduced documentation loans, resulting in a low LTV ratio at origination, typically 65% or less. As a result, these loans have historically experienced low delinquency and loss rates. Substantially all of the Companyâ€™s HELOCs were variable-rate loans as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.All originated commercial and consumer loans are subject to the Companyâ€™s conservative underwriting guidelines and loan origination standards. Management believes that the Companyâ€™s underwriting criteria and procedures adequately consider the unique risks associated with these products. The Company conducts quality control procedures and periodic audits, including the review of lending and legal requirements, to ensure that the Company is in compliance with these requirements.Foreign OutstandingsThe Companyâ€™s overseas offices, which include the branch in Hong Kong and the subsidiary bank in China, are subject to the general risks inherent in conducting business in foreign countries, such as regulatory, economic and political uncertainties. As such, the Companyâ€™s international operation risk exposure is largely concentrated in China and Hong Kong. In addition, the Companyâ€™s financial assets held in the Hong Kong branch and the subsidiary bank in China may be affected by fluctuations in currency exchange rates or other factors. The following table presents the major financial assets held in the Companyâ€™s overseas offices as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023($ in thousands)Amount% of Total Consolidated AssetsAmount% of Total Consolidated AssetsHong Kong branch:Cash and cash equivalents$545,580Â 1Â %$631,487Â 1Â %AFS debt securities (1)$587,380Â 1Â %$546,495Â 1Â %Loans held-for-investment (2)$890,583Â 1Â %$934,734Â 1Â %Total assets$2,031,755Â 3Â %$2,115,857Â 3Â %Subsidiary bank in China:Cash and cash equivalents$751,476Â 1Â %$719,058Â 1Â %AFS debt securities (3)$127,790Â 0Â %$120,167Â 0Â %Loans held-for-investment (2)$1,251,788Â 2Â %$1,328,383Â 2Â %Total assets$2,139,702Â 3Â %$2,156,548Â 3Â %(1)Comprised of U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities, U.S. Treasury securities, and foreign government bonds as of JuneÂ 30, 2024; comprised of foreign government bonds and U.S. Treasury securities as of DecemberÂ 31, 2023.(2)Primarily comprised of C&I loans as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.(3)Comprised of foreign government bonds as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.85The following table presents the total revenue generated by the Companyâ€™s overseas offices for the second quarters and first halves of 2024 and 2023:Three Months Ended June 30,Six Months Ended June 30, 2024202320242023($ in thousands)Amount% of Total Consolidated RevenueAmount% of Total Consolidated RevenueAmount% of Total Consolidated RevenueHong Kong Branch:Total revenue$15,420Â 2Â %$12,255Â 2Â %$33,513Â 3Â %$27,573Â 2Â %Subsidiary Bank in China:Total revenue$7,320Â 1Â %$11,425Â 2Â %$14,764Â 1Â %$19,310Â 2Â %CapitalThe Company maintains a strong capital base to support its anticipated asset growth, operating needs, and credit risks, and to ensure that the Company and the Bank are in compliance with all regulatory capital guidelines. The Company engages in regular capital planning processes on at least an annual basis to optimize the use of available capital and to appropriately plan for future capital needs, allocating capital to existing and future business activities. Furthermore, the Company conducts capital stress tests as part of its capital planning process. The stress tests enable the Company to assess the impact of adverse changes in the economy and interest rates on its capital base.On March 3, 2020, the Companyâ€™s Board of Directors authorized the repurchase of $500 million of the Companyâ€™s common stock. During the first half of 2024, the Company repurchased 1,742,496 shares at an average price of $70.72 per share at $123 million. The Company did not repurchase any shares during the first half of 2023. The total remaining available capital authorized for repurchase as of JuneÂ 30, 2024 was $49Â million.The Companyâ€™s stockholdersâ€™ equity was $7.2 billion as of JuneÂ 30, 2024, an increase of $264 million or 3.8% from $7.0 billion as of DecemberÂ 31, 2023. The increase in the Companyâ€™s stockholdersâ€™ equity was primarily due to $573 million of net income, partially offset by $155 million of cash dividends declared and $123 million of common stock repurchases. For other factors that contributed to the changes in stockholdersâ€™ equity, refer to Item 1. Consolidated Financial Statements â€” Consolidated Statement of Changes in Stockholdersâ€™ Equity in this Form 10-Q.Book value per share was $52.06 as of JuneÂ 30, 2024, an increase of 5% from $49.64 per share as of DecemberÂ 31, 2023, a result of the increase in the Companyâ€™s stockholdersâ€™ equity as described above. Tangible book value per share was $48.65 as of JuneÂ 30, 2024, compared with $46.27 as of DecemberÂ 31, 2023. For additional details, see the reconciliation of non-GAAP measures presented under Item 2. MD&A â€” Reconciliation of GAAP to Non-GAAP Financial Measures in this Form 10-Q.The Company paid a quarterly common stock cash dividend of $0.55 and $0.48 per share during the second quarters of 2024 and 2023, respectively. In July 2024, the Companyâ€™s Board of Directors declared a third quarter 2024 cash dividend of $0.55 per share. The dividend is payable on AugustÂ 16, 2024, to stockholders of record as of AugustÂ 2, 2024.86Deposits and Other Sources of FundingDeposits are the Companyâ€™s primary source of funding, the cost of which has a significant impact on the Companyâ€™s net interest income and net interest margin. Additional funding is provided by short- and long-term borrowings, and long-term debt. See Item 2. MD&A â€” Risk Management â€” Liquidity Risk Management â€” Liquidity in this Form 10-Q for a discussion of the Companyâ€™s liquidity management. The following table summarizes the Companyâ€™s sources of funds as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023Change($ inÂ thousands)Amount%Amount%$%Deposits:Noninterest-bearing demand$14,922,741Â 25Â %$15,539,872Â 28Â %$(617,131)(4)%Interest-bearing checking7,758,081Â 13Â %7,558,908Â 14Â %199,173Â 3Â %Money
market13,775,908Â 23Â %13,108,727Â 23Â %667,181Â 5Â %Savings1,772,368Â 3Â %1,841,467Â 3Â %(69,099)(4)%Time deposits21,770,687Â 36Â %18,043,464Â 32Â %3,727,223Â 21Â %Total deposits$59,999,785Â 100Â %$56,092,438Â 100Â %$3,907,347Â 7Â %Other Funds:BTFP borrowingsâ€”Â â€”Â %4,500,000Â 97Â %(4,500,000)(100)%FHLB
advances3,500,000Â 99Â %â€”Â â€”Â %3,500,000Â 100Â %Long-term debt31,844Â 1Â %148,249Â 3Â %(116,405)(79)%Total other funds$3,531,844Â 100Â %$4,648,249Â 100Â %$(1,116,405)(24)%Total sources of funds$63,531,629Â $60,740,687Â $2,790,942Â 5Â %DepositsThe Companyâ€™s strategy is to grow and retain relationship-based deposits to provide a stable and low-cost source of funding and liquidity. Accordingly, the Company offers a wide variety of deposit products to meet the needs of its consumer and commercial customers. As a result, we believe our deposit base is seasoned, stable and well-diversified. Total deposits were $60.0 billion as of JuneÂ 30, 2024, an increase of $3.9 billion or 7% from $56.1 billion as of DecemberÂ 31, 2023. The increase in deposits was primarily driven by a shift in the deposit mix to time deposits and continued customer migration to higher yielding deposit products. Time deposits comprised 36% and 32% of total deposits as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Noninterest-bearing demand deposits comprised 25% and 28% of total deposits as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Uninsured deposits represent the portion of deposit accounts in U.S. offices that exceed the FDIC insurance limit. Management believes that presenting uninsured domestic deposits as reported on Schedule RC-OM item 2 of the Bankâ€™s Call Report, with an adjustment to exclude collateralized and affiliate deposits provides a more accurate view of the deposits at risk, given that collateralized deposits are secured, and affiliate deposits are not customer-facing and are eliminated in consolidation. The following table summarizes the Companyâ€™s uninsured domestic deposit balances reported on Schedule RC-OM item 2 of the Bankâ€™s Call Report as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, after certain adjustments:($ in thousands)June 30, 2024December 31, 2023Uninsured deposits, per regulatory reporting requirements$30,205,323Â $27,592,714Â Less: Collateralized deposits(5,435,260)(4,631,047)Affiliate deposits(369,150)(491,992)Uninsured deposits, excluding collateralized and affiliate deposits(a)$24,400,913Â $22,469,675Â Total domestic deposits per Call Report(b)$57,072,611Â $53,486,990Â Uninsured deposits, excluding collateralized and affiliate deposits, ratio(a) / (b)43Â %42Â %87Additional information regarding the impact of deposits on net interest income, with a comparison of average deposit balances and rates, is provided in Item 2. MD&A â€” Results of Operations â€” Net Interest Income in this Form 10-Q. See also the discussion of the impact of deposits on liquidity in Item 2. MD&A â€” Liquidity Risk Management â€” Liquidity in this Form 10-Q.Other Sources of FundingThe Company had $4.5 billion of BTFP borrowings outstanding as of DecemberÂ 31, 2023. These borrowings were repaid upon maturity during the first quarter of 2024.The Company had $3.5 billion of FHLB advances as of JuneÂ 30, 2024, compared with no FHLB advances as of DecemberÂ 31, 2023. FHLB advances as of JuneÂ 30, 2024 had floating interest rates of 5.51% to 5.58% with remaining maturities between three months and 1.2 years.The Company uses long-term debt to provide funding to acquire interest-earning assets, and to enhance liquidity and regulatory capital adequacy. Long-term debt consists of junior subordinated debt, which qualifies as Tier 2 capital for regulatory capital purposes. During the first quarter of 2024, the Company redeemed approximately $117 million of junior subordinated debt. Refer to Note 10 â€” Short-Term Borrowings and Long-Term Debt to the Consolidated Financial Statements in this Form 10-Q for additional information on the junior subordinated debt.Regulatory Capital and RatiosThe federal banking agencies have risk-based capital adequacy requirements intended to ensure that banking organizations maintain capital that is commensurate with the degree of risk associated with their operations. The Company and the Bank are each subject to these regulatory capital adequacy requirements. See Item 1. Business â€” Supervision and Regulation â€” Regulatory Capital Requirements and Regulatory Capital-Related Development in the Companyâ€™s 2023 Form 10-K for additional details.The Company adopted ASU 2016-13 on January 1, 2020, which requires the measurement of the allowance for credit losses to be based on managementâ€™s best estimate of lifetime expected credit losses inherent in the Companyâ€™s relevant financial assets. The Company has elected the phase-in option provided by a final rule that delays an estimate of the current expected credit losses (â€œCECLâ€) effect on regulatory capital for two years and phases in the impact over three years. The rule permits certain banking organizations to exclude from regulatory capital the initial adoption impact of CECL, plus 25% of the cumulative changes in the allowance for credit losses under CECL for each period until December 31, 2021, followed by a three-year phase-out period in which the aggregate benefit is reduced by 25% in 2022, 50% in 2023 and 75% in 2024. Accordingly, our capital ratios as of JuneÂ 30, 2024 reflect a delay of 25% of the estimated impact of CECL on regulatory capital. The following table presents the Companyâ€™s and the Bankâ€™s capital ratios as of JuneÂ 30, 2024 and DecemberÂ 31, 2023 under the Basel III Capital Rules, and those required by regulatory agencies for capital adequacy and well-capitalized classification purposes:Basel III Capital RulesJune 30, 2024December 31, 2023CompanyBankCompanyBankMinimum Regulatory RequirementsMinimum Regulatory Requirements including Capital Conservation BufferWell-Capitalized RequirementsRisk-based capital ratios:Common Equity Tier 1 capital (1)13.7Â %13.1Â %13.3Â %12.6Â %4.5Â %7.0Â %6.5Â %Tier 1 capital (2)13.7Â %13.1Â %13.3Â %12.6Â %6.0Â %8.5Â %8.0Â %Total capital15.1Â %14.3Â %14.8Â %13.8Â %8.0Â %10.5Â %10.0Â %Tier 1 leverage (1)10.4Â %9.9Â %10.2Â %9.6Â %4.0Â %4.0Â %5.0Â %(1)The Common Equity Tier 1 capital and Tier 1 leverage well-capitalized requirements apply to the Bank only. There is no requirement on Common Equity Tier 1 capital ratio or Tier 1 leverage ratio for a well-capitalized bank holding company. (2)The well-capitalized Tier 1 capital ratio requirements for the Company and the Bank are 6.0% and 8.0%, respectively.88The Company is committed to maintaining strong capital levels to assure its investors, customers and regulators that the Company and the Bank are financially sound. As of both JuneÂ 30, 2024 and DecemberÂ 31, 2023, the Company and the Bank continued to exceed all â€œwell-capitalizedâ€ capital requirements and the minimum capital requirements under the Basel III Capital Rules. Total risk-weighted assets were $54.0 billion as of JuneÂ 30, 2024, an increase of $304 million from $53.7 billion as of DecemberÂ 31, 2023. The increase in the risk-weighted assets was mainly due to growth in loans.Risk ManagementOverviewIn the normal course of business, the Company is exposed to a variety of risks, some of which are inherent to the financial services industry and others of which are more specific to the Companyâ€™s business. The Company operates under a Board-approved enterprise risk management (â€œERMâ€) framework, which outlines the company-wide approach to risk management and oversight, and describes the structures and practices employed to manage the current and emerging risks inherent to the Company. The Companyâ€™s ERM program incorporates risk management throughout the organization in identifying, managing, monitoring, and reporting risks. It identifies the Companyâ€™s major risk categories as: credit, liquidity, capital, market, operational, compliance, legal, strategic, technology and reputational.The Risk Oversight Committee (â€œROCâ€) of the Board of Directors monitors the ERM program through such identified risk categories and provides oversight of the Companyâ€™s risk appetite and control environment. The ROC provides focused oversight of the Companyâ€™s identified enterprise risk categories on behalf of the full Board of Directors. Under the authority of the ROC, management committees apply targeted strategies to manage the risks to which the Companyâ€™s operations are exposed.The Companyâ€™s ERM program is executed along the three lines of defense model, which provides for a consistent and standardized risk management control environment across the enterprise. The first line of defense is comprised of production, operational and support units. The second line of defense is comprised of various risk management and control functions charged with monitoring and managing major risk categories and/or risk subcategories. The third line of defense is comprised of the Internal Audit and Independent Asset Review (â€œIARâ€) functions. Internal Audit reports to the Chief Audit Executive (â€œCAEâ€) who reports to the Boardâ€™s Audit Committee. Internal Audit provides assurance and evaluates the effectiveness of risk management, control, and governance processes as established by the Company. IAR serves as an internal loan review and independent credit risk monitoring function within the Bank that works under the direction of the CAE and reports to the Audit Committee. IAR provides management and the Audit Committee with an objective and independent assessment of the Bankâ€™s credit profile and credit risk management processes. Further discussion and analysis of selected primary risk areas are discussed in the following subsections of Risk Management.Credit Risk ManagementCredit risk is the risk that a borrower or a counterparty will fail to perform according to the terms and conditions of a loan or investment and expose the Company to loss. Credit risk exists with many of the Companyâ€™s assets and exposures such as loans, debt securities and certain derivatives. The majority of the Companyâ€™s credit risk is associated with lending activities.The ROC has primary oversight responsibility for the identified enterprise risk categories including credit risk. The ROC monitors managementâ€™s assessment of asset quality, credit risk trends, credit quality administration, underwriting standards, and portfolio credit risk management strategies and processes, such as diversification and liquidity, all of which enable management to control credit risk. At the management level, the Credit Risk Management Committee has primary oversight responsibility for credit risk. The Senior Credit Supervision function manages credit policy for the line of business transactional credit risk, assuring that all exposure is risk-rated according to the requirements of the credit risk rating policy. The Senior Credit Supervision function also evaluates and reports the overall credit risk exposure to senior management and the ROC. Reporting directly to the Boardâ€™s Audit Committee, the IAR function provides additional validation of the Companyâ€™s robust credit risk management culture by performing an independent and objective assessment of underwriting and documentation quality. A key focus of our credit risk management is adherence to a well-controlled underwriting and loan monitoring process.The Company assesses the overall performance and credit quality of the

loans held-for-investment portfolio through an integrated analysis of specific performance ratios. This approach forms the basis of the discussion in the sections immediately following: Credit Quality, Nonperforming Assets and Allowance for Credit Losses.89Credit QualityThe Company utilizes a credit risk rating system to assist in monitoring credit quality. Loans are evaluated using the Companyâ€™s internal credit risk rating of 1 through 10. For more information on the Companyâ€™s credit quality indicators and internal credit risk ratings, refer to Note 7 â€“ Loans Receivable and Allowance for Credit Losses to the Consolidated Financial Statements in this Form 10-Q.The following table presents the Companyâ€™s criticized loans as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:Change($ in thousands)June 30, 2024December 31, 2023$%Criticized loans:Special mention loans$435,679Â $404,241Â $31,438Â 8Â %Classified loans (1)644,564Â 573,969Â 70,595Â 12Â %Total criticized loans (2)$1,080,243Â $978,210Â $102,033Â 10Â %Special mention loans to loans held-for-investment0.83Â %0.77Â %Classified loans to loans held-for-investment1.22Â %1.10Â %Criticized loans to loans held-for-investment2.05Â %1.87Â %(1)Consists of substandard, doubtful and loss categories.(2)Excludes loans held-for-sale.Criticized loans were $1.1 billion as of JuneÂ 30, 2024, an increase of $102 million or 10%, compared with $978 million as of December 31, 2023. The increase was primarily driven by higher criticized CRE loans, partially offset by lower criticized C&I and multifamily residential loans.Nonperforming AssetsNonperforming assets are comprised of nonaccrual loans, other real estate owned (â€œOREOâ€) and other nonperforming assets. Other nonperforming assets and OREO are repossessed assets and properties, respectively, acquired through foreclosure, or through full or partial satisfaction of loans held-for-investment. Nonperforming assets were $196 million or 0.27% of total assets as of JuneÂ 30, 2024, an increase of $82 million or 72%, compared with $114 million or 0.16% of total assets as of DecemberÂ 31, 2023.90The following table presents nonperforming assets information as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:Change($ in thousands)June 30, 2024December 31, 2023$%Commercial:C&I$66,960Â $37,036Â $29,924Â 81Â %CRE:CRE31,280Â 23,249Â 8,031Â 35Â %Multifamily residential4,607Â 4,669Â (62)(1)%Construction and land11,316Â â€”Â 11,316Â 100Â %Total CRE47,203Â 27,918Â 19,285Â 69Â %Consumer:Residential mortgage:Single-family residential38,284Â 24,377Â 13,907Â 57Â %HELOCs13,230Â 13,411Â (181)(1)%Total residential mortgage51,514Â 37,788Â 13,726Â 36Â %Other consumer205Â 132Â 73Â 55Â %Total nonaccrual loans165,882Â 102,874Â 63,008Â 61Â %OREO, net30,400Â 11,141Â 19,259Â 173Â %Total nonperforming assets$196,282Â $114,015Â $82,267Â 72Â %Nonperforming assets to total assets 0.27Â %0.16Â %Nonaccrual loans to loans held-for-investment0.31Â %0.20Â %Allowance for loan losses to nonaccrual loans412.22Â %650.06Â %Loans are generally placed on nonaccrual status when they become 90 days past due or when the full collection of principal or interest becomes uncertain regardless of the length of past due status. Collectability is generally assessed based on economic and business conditions, the borrowerâ€™s financial condition, and the adequacy of collateral, if any. For additional details regarding the Companyâ€™s nonaccrual loan policy, see Note 1 â€“ Summary of Significant Accounting Policies â€“ Significant Accounting Policies â€“ Loans Held-for-InvestmentÂ to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K.Nonaccrual loans were $166 million as of JuneÂ 30, 2024, an increase of $63Â million or 61% from $103Â million as of DecemberÂ 31, 2023. This change reflects increases across C&I, single-family residential, construction and CRE nonaccrual loans. As of JuneÂ 30, 2024, $52 million or 31% of nonaccrual loans were less than 90 days delinquent. In comparison, $40 million or 39% of nonaccrual loans were less than 90 days delinquent as of DecemberÂ 31, 2023.91The following table presents the accruing loans past due by portfolio segment as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:Total Accruing PastÂ Due Loans (1)ChangePercentage of Total Loans Outstanding($ in thousands)June 30,2024December 31,2023$%June 30,2024December 31,2023Commercial:C&I$22,361Â $35,649Â $(13,288)(37)%0.13Â %0.21Â %CRE:CRE12,522Â 3,517Â 9,005Â 256Â %0.09Â %0.02Â %Multifamily residential891Â 597Â 294Â 49Â %0.02Â %0.01Â %Construction and landâ€”Â 13,251Â (13,251)(100)%â€”Â %2.00Â %Total CRE13,413Â 17,365Â (3,952)(23)%0.07Â %0.08Â %Total commercial35,774Â 53,014Â (17,240)(33)%0.10Â %0.14Â %Consumer:Residential mortgage:Single-family residential42,134Â 45,228Â (3,094)(7)%0.31Â %0.34Â %HELOCs18,455Â 21,492Â (3,037)(14)%1.05Â %1.25Â %Total residential mortgage60,589Â 66,720Â (6,131)(9)%0.39Â %0.44Â %Other consumer243Â 3,265Â (3,022)(93)%0.43Â %5.41Â %Total consumer60,832Â 69,985Â (9,153)(13)%0.39Â %0.46Â %Total$96,606Â $122,999Â $(26,393)(21)%0.18Â %0.24Â %(1)There were no accruing loans past due 90 days or more as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.Allowance for Credit LossesThe Company maintains its allowance for credit losses at a level sufficient to provide appropriate reserves to absorb estimated future credit losses in accordance with GAAP. For additional information on the policies, methodologies and judgments used to determine the allowance for credit losses, see Item 7. MD&A â€“ Critical Accounting Estimates and Item 8. Financial Statements â€“ Note 1 â€“ Summary of Significant Accounting Policies to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K, and Note 7 â€“ Loans Receivable and Allowance for Credit Losses to the Consolidated Financial Statements in this Form 10-Q.92The following table presents an allocation of the allowance for loan losses by loan portfolio segments and unfunded credit commitments as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023($ in thousands)Allowance Allocation% of Loan Type to Total LoansAllowance Allocation% of Loan Type to Total LoansAllowance for loan lossesCommercial:C&I$379,984Â 32Â %$392,685Â 32Â %CRE:CRE194,794Â 28Â %170,592Â 28Â %Multifamily residential40,254Â 10Â %34,375Â 10Â %Construction and land14,322Â 1Â %10,469Â 1Â %Total CRE249,370Â 39Â %215,436Â 39Â %Total commercial629,354Â 71Â %608,121Â 71Â %Consumer:Residential mortgage:Single-family residential49,523Â 26Â %55,018Â 26Â %HELOCs3,340Â 3Â %3,947Â 3Â %Total residential mortgage52,863Â 29Â %58,965Â 29Â %Other consumer1,577Â 0Â %1,657Â 0Â %Total consumer54,440Â 29Â %60,622Â 29Â %Total allowance for loan losses$683,794Â 100Â %$668,743Â 100Â %Allowance for unfunded credit commitments$38,783Â $37,699Â Total allowance for credit losses$722,577Â $706,442Â Loans held-for-investment$52,767,909Â $52,210,782Â Allowance for loan losses to loans held-for-investment1.30Â %1.28Â %Three Months Ended June 30,Six Months Ended June 30, 20242023202420234Average loans held-for-investment$51,916,328Â $48,849,453Â $51,920,323Â $48,498,735Â Annualized net charge-offs to average loans held-for-investment0.18Â %0.06Â %0.18Â %0.03Â %Second quarter of 2024 net charge-offs were $23Â million, or annualized 0.18% of average loans held-for-investment, compared with net charge-offs of $8 million, or annualized 0.06% of average loans held-for-investment for the second quarter of 2023. First half of 2024 net charge-offs were $46Â million, or annualized 0.18% of average loans held-for-investment, compared with net charge-offs of $8 million, or annualized 0.03% of average loans held-for-investment for the first half of 2023. These increases in net charge-offs were primarily driven by higher losses in the C&I and CRE portfolios.Liquidity Risk ManagementLiquidityLiquidity risk arises from the Companyâ€™s inability to meet its customer deposit withdrawals and obligations to other counterparties as they come due, or to obtain adequate funding at a reasonable cost to meet those obligations. Liquidity risk also considers the stability of deposits. The objective of liquidity management is to manage the potential mismatch of asset and liability cash flows. Maintaining an adequate level of liquidity depends on the institutionâ€™s ability to efficiently meet both expected and unexpected cash flow and collateral needs without adversely affecting daily operations or the financial condition of the institution. To achieve this objective, the Company analyzes its liquidity risk, maintains readily available liquid assets, and utilizes diverse funding sources including its stable core deposit base.93The ROC has primary oversight responsibility over liquidity risk management. At the management level, the Companyâ€™s Asset/Liability Committee (â€œALCOâ€) establishes the liquidity guidelines that govern the day-to-day active management of the Companyâ€™s liquidity position by requiring sufficient asset-based liquidity to cover potential funding requirements and avoid over-dependence on volatile, less reliable funding markets. These guidelines are established and monitored for both the Bank and East West on a stand-alone basis to ensure that the Company can serve as a source of strength for its subsidiaries. The ALCO regularly monitors the Companyâ€™s liquidity status and related management processes, and provides regular reports on the Companyâ€™s liquidity position relative to policy limits and guidelines to the Board of Directors. The liquidity management practices have been effective under normal operating and stressed market conditions.The Company also maintains a Contingency Funding Plan that provides an early-warning methodology to detect liquidity problems and provide a timely response. The Contingency Funding Plan describes the procedures, roles and responsibilities, and communication protocols for managing any identified liquidity problem. Management monitors the early-warning indicators defined in the Contingency Funding Plan, which include metrics for measuring the Companyâ€™s internal liquidity status as well as company-specific and market-wide external factors. When early-warning signals are detected, the ALCO is informed, and the problem is evaluated for severity. The ALCO will approve the course of action and appropriate contingency funding sources, if any, that are needed.Liquidity Risk â€“ Liquidity Sources. The Companyâ€™s primary source of funding is from deposits, generated by its banking business, which we believe is a relatively stable and low-cost source of funding. Our loans are funded by deposits, which amounted to $60.0 billion as of JuneÂ 30, 2024, compared with $56.1 billion as of DecemberÂ 31, 2023. The Companyâ€™s loan-to-deposit ratio was 88% as of JuneÂ 30, 2024, compared with 93% as of DecemberÂ 31, 2023.In addition to deposits, the Company has access to various sources of wholesale financing, including borrowing capacity with the FHLB and Federal Reserve Bank of San Francisco (â€œFRBSFâ€), and several master repurchase agreements with major brokerage companies to sustain an adequate liquid asset portfolio, meet daily cash demands and allow management flexibility to execute its business strategy. However, general financial market and economic conditions could impact our access and cost of external funding. Additionally, the Companyâ€™s access to capital markets is affected by the ratings received from various credit rating agencies.Unencumbered loans and/or debt securities were pledged to the FHLB and the FRBSF discount window as collateral. The Company has established operational procedures to enable borrowing against these assets, including regular monitoring of the total pool of loans and debt securities eligible as collateral. Eligibility of collateral is defined in guidelines from the FHLB and FRBSF and is subject to change at their discretion. See Item 2 â€“ MD&A â€“ Balance Sheet Analysis â€“ Deposits and Other Sources of Funding in this Form 10-Q for further details related to the Companyâ€™s funding sources. The Company believes its cash and cash equivalents, and available borrowing capacity described below provide sufficient liquidity above its expected cash needs.The Company maintains its source of liquidity in the form of cash and cash equivalents and borrowing capacity with its eligible loans and debt securities as collateral. The following table presents the Companyâ€™s total cash and cash equivalents and collateralized borrowing capacity as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:Change($ inÂ thousands)June 30, 2024December 31, 2023$%Cash and cash equivalents$4,365,691Â $4,614,984Â $(249,293)(5)%Interest-bearing deposits with banks24,530Â 10,498Â 14,032Â 134Â %Collateralized borrowing capacity:FHLB8,301,613Â 12,373,002Â (4,071,389)(33)%FRBSF12,076,988Â 9,830,769Â 2,246,219Â 23Â %Unpledged available securities5,843,564Â 1,988,526Â 3,855,038Â 194Â %Total$30,612,386Â $28,817,779Â $1,794,607Â 6Â %The Companyâ€™s cash and cash equivalents and collateralized borrowing capacity totaled $30.6 billion as of JuneÂ 30, 2024, compared with $28.8 billion as of DecemberÂ 31, 2023. The increase was primarily related to an increase in available borrowing capacity at the FRBSF due to the repayment of BTFP borrowings, and an increase in unpledged available securities. This increase was partially offset by a decrease in available borrowing capacity at the FHLB, primarily due to the increase in FHLB advances during the first quarter of 2024.94Liquidity Risk â€“ Cash Requirements. In the ordinary course of business, the Company enters contractual obligations that require future cash payments, including funding for customer deposit withdrawals, repayments for short- and long-term borrowings, and other cash commitments. For additional information on these obligations, see Note 9 â€“ Deposits to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K, and Note 8 â€“ Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net and Note 10 â€“ Short-Term Borrowings and Long-Term Debt to the Consolidated Financial Statements in this Form 10-Q.The Company also has off-balance sheet arrangements which represent transactions that are not recorded on the Consolidated Balance Sheet. The Companyâ€™s off-balance sheet arrangements include (1) commitments to extend credit, such as loan commitments, commercial letters of credit for foreign and domestic trade, standby letters of credit (â€œSBLCsâ€), and financial guarantees, to meet the financing needs of its customers, (2) future interest obligations related to customer deposits and the Companyâ€™s borrowings, and (3) transactions with unconsolidated entities that provide financing, liquidity, market risk or credit risk support to the Company, or engage in leasing, hedging or research and development services with the Company. Because many of these commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future funding requirements. The Company does not expect the total commitment amounts as of JuneÂ 30, 2024 to have a material current or future impact on the Companyâ€™s financial conditions or results of operations. Information about the Companyâ€™s loan commitments, commercial letters of credit and SBLCs is provided in Note 11 â€“ Commitments and Contingencies to the Consolidated Financial Statements in this Form 10-Q.The Consolidated Statement of Cash Flows summarizes the Companyâ€™s sources and uses of cash by type of activity for the six months ended JuneÂ 30, 2024 and 2023. Excess cash generated by operating and investing activities may be used to repay outstanding debt or invest in liquid assets.Liquidity Risk â€“ Liquidity for East West. In addition to bank level liquidity management, the Company manages liquidity at the parent company level for various operating needs including payment of dividends, repurchases of common stock, principal and interest payments on its borrowings, acquisitions and additional investments in its subsidiaries. East Westâ€™s primary source of liquidity is from cash dividends distributed by its subsidiary, East West Bank. The Bank is subject to various statutory and regulatory restrictions on its ability to pay dividends as discussed in Item 1. Business â€“ Supervision and Regulation â€“ Dividends and Other Transfers of Funds in the Companyâ€™s 2023 Form 10-K. East West held $303 million and $446 million in cash and cash equivalents as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, respectively. Management believes that East West has sufficient cash and cash equivalents to meet the projected cash obligations for the coming year.Liquidity Risk â€“ Liquidity Stress Testing. The Company utilizes liquidity stress analysis to determine the appropriate amounts of liquidity to maintain at the Company, foreign subsidiary and foreign branch to meet contractual and contingent cash outflows under a range of scenarios. Scenario analyses include assumptions about significant changes in key funding sources, market triggers, potential uses of funding and economic conditions in certain countries. In addition, Company specific events are incorporated into the stress testing. Liquidity stress tests are conducted to ascertain potential mismatches between liquidity sources and uses over various time horizons and under a variety of stressed conditions. Given the range of potential stresses, the Company maintains contingency funding plans on a consolidated basis and for individual entities. As of JuneÂ 30, 2024, the Company believes it has adequate liquidity resources to conduct operations and meet other needs in the ordinary course of business, and is not aware of any events that are reasonably likely to have a material adverse effect on its liquidity, capital resources or operations. Given the changing market and economic conditions, the Company will continue to actively evaluate the impact on its business and financial position. For more details on how economic conditions may impact our liquidity, see Item 1A. Risk Factors in the Companyâ€™s 2023 Form 10-K.Market Risk ManagementMarket risk refers to the risk of potential loss due to adverse movements in market risk factors, including interest rates, foreign exchange rates, commodity prices, and credit spreads. The Company is primarily exposed to interest rate risk through its core business activities of extending loans and acquiring deposits. There have been no significant changes in our risk management practices as described in Item 7. MD&A â€“ Market Risk Management in the Companyâ€™s 2023 Form 10-K.95Interest Rate Risk ManagementInterest rate risk is the risk that market fluctuations in interest rates can have a negative impact on the Companyâ€™s earnings and capital stemming from mismatches in the Companyâ€™s asset and liability cash flows primarily arising from customer-related activities such as lending and deposit-taking. The Company is subject to interest rate risk because:â€¢Assets and liabilities may mature or reprice at different times. If assets reprice faster than liabilities and interest rates are generally rising, earnings will initially increase;â€¢Assets and liabilities may reprice at the same time but by different amounts;â€¢Short- and long-term market interest rates may change by different amounts. For example, the shape of the yield curve may affect the yield of new loans and funding costs differently;â€¢The remaining maturity of various assets or liabilities may shorten or lengthen as interest rates change. For example, if long-term mortgage interest rates increase sharply, mortgage-related products may pay down at a slower rate than anticipated, which could impact portfolio income and valuation; orâ€¢Interest rates may have a direct or indirect effect on loan demand, collateral values, mortgage origination volume, and the fair value of other financial instruments.The ALCO coordinates the overall management of the Companyâ€™s interest rate risk, meets regularly to review the Companyâ€™s open market positions and establishes policies to monitor and limit exposure to market risk. Interest rate risk management is carried out primarily through strategies involving the Companyâ€™s loan portfolio, debt securities portfolio, available funding channels and capital market activities. In addition, the Companyâ€™s policies permit the use of derivative instruments to assist in managing interest rate risk.We measure and monitor interest rate risk exposure through various risk management tools, which include a simulation model that performs interest rate sensitivity analyses under multiple interest rate scenarios against a baseline. The simulation model incorporates the marketâ€™s forward rate expectations and the Companyâ€™s earning assets and liabilities. The Company uses both a static balance sheet and a forward growth balance sheet to perform the interest rate sensitivity analyses. The simulated interest rate scenarios include an instantaneous non-parallel shift in the yield curve and a gradual non-parallel shift in the yield curve (â€œrate rampâ€). In addition, the Company also performs simulations using other alternative interest rate scenarios, including various permutations of the yield curve flattening, steepening or inverting. The Company uses the results of these simulations to formulate and gauge strategies to achieve a desired risk profile within its capital and liquidity guidelines.The net interest income simulation model is based on the maturity and repricing characteristics of the Companyâ€™s interest rate sensitive assets, liabilities, and related derivative contracts. This model also incorporates various assumptions, which management believes to be reasonable but that may have a significant impact on the results. These

key assumptions include the timing and magnitude of changes in interest rates, the yield curve evolution and shape, the correlation between various interest rate indices, financial instrumentsâ€™ future repricing characteristics and spread relative to benchmark rates, and the effect of interest rate floors and caps. The modeled results are highly sensitive to deposit decay and deposit beta assumptions, which we derive from a regression analysis of the Companyâ€™s historical deposit data.Simulation results are highly dependent on modeled behaviors and input assumptions. To the extent that actual behaviors are different from the assumptions used in the models, there could be material changes to the interest rate sensitivity results. The key behavioral models impacting interest rate sensitivity simulations include deposit repricing, deposit balance forecasts, and mortgage prepayments. These models and assumptions are documented, supported, and periodically back-tested to assess the reasonableness and effectiveness. The Company also regularly monitors the sensitivity of the other important modeling assumptions, such as loan and security prepayments and early withdrawal on fixed-rate customer liabilities. The Company makes appropriate calibrations to the model as needed and continually validates the model, methodology and results. Changes to key model assumptions are reviewed by the ALCO. Scenario results do not reflect strategies that the management could employ to limit the impact of changing interest rate expectations. The simulation does not represent a forecast of the Companyâ€™s net interest income but is a tool utilized to assess the risk of the impact of changing market interest rates across a range of interest rate environments.96The Company employs a variety of quantitative and qualitative approaches to capture historical deposit repricing and balance behaviors. These historical observations are performed at a granular level based on key product characteristics, including distinctions for brokered, public, and large commercial deposits, which are then combined with forward-looking market expectations and the competitive landscape to generate the deposit repricing and balance forecasting models. The Company uses these deposit repricing models to forecast deposit interest expense. The repricing models provide sufficient granularity to reflect key behavioral differences across product and customer types. The deposit beta is a key parameter of the deposit rate forecast. The deposit beta defines the sensitivity of deposit rates to changes in the Effective Fed Funds Rate.In June 2024, the Company assumed a weighted-average beta of 52.3% for total deposits, an increase of approximately 1.7% from December 31, 2023, which was due to deposit product mix changes as product level deposit beta assumptions were not updated. The Company updated the deposit mix assumptions in March 2024 to assume that noninterest-bearing deposits would migrate to interest-bearing certificates of deposit (â€œCDsâ€). The updated assumptions reduced the proportion of noninterest-bearing deposits for the base case and decreasing interest rate scenarios, and reduced the repricing speed of the CD portfolio to better reflect its maturity profile. In June 2024, the repricing speed of the CD portfolio was updated to maintain the existing maturity profile due to deposit mix changes from interest rate shocks.As loan and security prepayment assumptions are key components of the Companyâ€™s model, the Company incorporates third-party vendor models to forecast prepayment behavior on mortgage loans and securities, which have mortgage loans as underlying collateral. These third-party vendor models have access to more comprehensive industry-level data which can capture specific borrower and collateral characteristics over a variety of interest rate cycles. The Company will periodically assess and adjust the vendor models when appropriate to include its own available observations and expectations. In 2023, the Company updated its version of the vendor prepayment model to better support the transition from London Interbank Offered Rate to Secured Overnight Financing Rate (â€œSOFRâ€) indexed loans and updated tuning factors to slow prepayment speeds on single-family residential mortgages to better align them with actual and expected prepayments.Twelve-Month Net Interest Income SimulationNet interest income simulation modeling measures interest rate risk through earnings volatility. The simulation projects the cash flow changes in interest rate sensitive assets and liabilities, expressed in terms of net interest income, over a specified time horizon for defined interest rate scenarios. Net interest income simulations provide insight into the impact of market rate changes on earnings, which help guide risk management decisions. The Company assesses interest rate risk by comparing the changes of net interest income in different interest rate scenarios.The following table presents the Companyâ€™s net interest income sensitivity related to an instantaneous and sustained non-parallel shift in market interest rates by 100 and 200 bps as of JuneÂ 30, 2024 and DecemberÂ 31, 2023, on a balance sheet assuming flat forward rates and flat loan and deposit growth on the date of analysis. The non-parallel shift scenarios were calibrated internally based on historical analysis.NetÂ Interest Income Volatility (1)ChangeÂ in Interest Rates (in bps)June 30, 2024December 31, 2023+2000.3Â %1.3Â %+1000.7Â %1.2Â %-100(2.5)%(1.8)%-200(5.1)%(4.1)%(1)The percentage change represents net interest income change over a 12-month period in a stable interest rate environment versus in the various interest rate scenarios.The composition of the Companyâ€™s loan portfolio creates sensitivity to interest rate movements due to a mismatch of repricing behavior between the floating-rate loan portfolio and deposit products. In the table above, net interest income volatility expressed in relation to base-case net interest income decreased for rising rate scenarios and increased for decreasing rate scenarios as of JuneÂ 30, 2024. This change reflects deposit product mix assumptions, which assume noninterest-bearing deposits decrease in higher interest rate environments and are replaced with term deposit products.The Company also models scenarios based on gradual shifts in interest rates and assesses the corresponding impacts. These interest rate scenarios provide additional information to estimate the Companyâ€™s underlying interest rate risk. The rate ramp table below shows the net interest income volatility under a gradual non-parallel shift of the yield curve, in even monthly increments over the first 12 months, followed by rates held constant thereafter based on a flat balance sheet as of the date of the analysis. 97Net Interest Income VolatilityChangeÂ in Interest Rates (in bps)June 30, 2024December 31, 2023+200 Rate Ramp1.8Â %0.8Â %+100 Rate Ramp1.0Â %0.5Â %-100 Rate Ramp(1.5)%(0.6)%-200 Rate Ramp(3.2)%(1.3)%As of JuneÂ 30, 2024, the Companyâ€™s net interest income profile reflects an asset sensitive position, where assets reprice faster or more significantly than liabilities. Net interest income is expected to increase when interest rates rise as the Company has a large population of variable rate loans, primarily tied to Prime and Term SOFR indices. The Companyâ€™s interest income is sensitive to changes in short-term interest rates. As of JuneÂ 30, 2024, the Company designated interest rate contracts with a notional amount of $5.3 billion as cash flow hedges, which reduced net interest income volatility by approximately 1.5% of the base net interest income for every 100 bps change in interest rate.A majority of the Companyâ€™s deposit portfolio is composed of non-maturity deposits, which are not directly tied to short-term interest rate indices, but are, nevertheless, sensitive to changes in short-term interest rates. The modeled results are highly sensitive to modeled behavior and assumptions. Actual net interest income results may deviate from the modelâ€™s net interest income due to earning asset growth variation and deposit mix changes based on customer preferences relative to the interest rate environment. During a period of declining interest rates, balance sheet growth could offset headwinds to net interest income from yield compression.Economic Value of Equity at RiskEconomic value of equity (â€œEVEâ€) is a cash flow calculation that takes the present value of all asset cash flows and subtracts the present value of all liability cash flows. This calculation is used for asset/liability management and measures changes in the economic value of the bankâ€™s assets and liabilities due to changes in interest rates. The economic value approach provides a comparatively broader scope than the net interest income volatility approach since it represents the discounted present value of cash flows over the expected life of the instruments. Due to this longer horizon, EVE is useful to identify risks arising from repricing, prepayment and maturity gaps between assets and liabilities on the balance sheet, as well as from off-balance sheet derivative exposures, over their lifetime. This long-term economic perspective into the Companyâ€™s interest rate risk profile allows the Company to identify anticipated negative effects of interest rate fluctuations. However, the difference in time horizons can cause the EVE analysis to diverge from the shorter-term net interest income analysis presented above. Given the uncertainty of the magnitude, timing and direction of future interest rate movements, the shape of the yield curve, and potential changes to the balance sheet, actual results may vary from those predicted by the Companyâ€™s model.The following table presents the Companyâ€™s EVE sensitivity related to an instantaneous non-parallel shift in market interest rates by 100 and 200 bps as of JuneÂ 30, 2024 and DecemberÂ 31, 2023. The non-parallel shift scenarios were calibrated internally based on historical analysis.EVE Volatility (1)ChangeÂ in Interest Rates (in bps)June 30, 2024December 31, 2023+200 (11.1)%(10.3)%+100(5.3)%(5.4)%-1002.8Â %3.0Â %-2005.8Â %6.0Â %(1)The percentage change represents net portfolio value change of the Company in a stable interest rate environment versus in the various interest rate scenarios.As of JuneÂ 30, 2024, the Companyâ€™s EVE is expected to decrease when interest rates rise. The change in EVE sensitivity was due to changes in the structure of the balance sheet as well as changes in the underlying valuations and durations of assets and liabilities.98DerivativesIt is the Companyâ€™s policy not to speculate on the future direction of interest rates, foreign currency exchange rates and commodity prices. However, the Company periodically enters into derivative transactions in order to manage its exposure to market risk, primarily interest rate risk and foreign currency risk. The Company believes these derivative transactions, when properly structured and managed, provide a hedge against inherent risk in certain assets and liabilities or against risk in specific transactions. Hedging transactions may be implemented using a variety of derivative instruments such as swaps, forwards, options, and collars. The Company uses interest rate swaps to hedge the variability in interest received on certain floating-rate commercial loans and interest paid on certain floating-rate borrowings. Foreign exchange derivatives are used in net investment hedging strategies to mitigate the risk of changes in the U.S. dollar equivalent value of a designated monetary amount of the Companyâ€™s net investment in East West Bank (China) Limited. Prior to entering any hedge accounting activity, the Company analyzes the costs and benefits of the hedge in comparison to alternative strategies. The Company also repositions its hedging derivatives portfolio based on the current assessment of economic and financial conditions, including the interest rate and foreign currency environments, balance sheet composition and trends, and the relative mix of its cash and derivative positions.In addition, the Company enters into derivative transactions in order to accommodate its customers with their business needs or to assist customers with their risk management objectives, such as managing exposure to fluctuations in interest rates, foreign currencies and commodity prices. To economically hedge against the derivative contracts entered into with the Companyâ€™s customers, the Company enters into offsetting derivative contracts with third-party financial institutions, some of which are cleared through central clearing organizations. The exposures from derivative transactions are collateralized by cash and/or eligible securities based on limits as set forth in the respective agreements between the Company and counterparty financial institutions. The fair value changes of the derivative contracts traded with third-party financial institutions are expected to be largely comparable to the fair value changes of the derivative transactions executed with customers throughout the terms of these contracts, except for the credit valuation adjustment component in the contracts and the spread variances between the customer derivatives and the offsetting financial counterparty positions. The Company also utilizes foreign exchange contracts that are not designated as hedging instruments to mitigate the economic effect of fluctuations in certain foreign currency on-balance sheet assets and liabilities, primarily foreign currency denominated deposits offered to its customers.The Company is subject to credit risk associated with the counterparties to the derivative contracts. This counterparty credit risk is a multi-dimensional form of risk, affected by both the exposure and credit quality of the counterparty, both of which are sensitive to market-induced changes. The Companyâ€™s Credit Risk Management Committee provides oversight of credit risk, and the Company has guidelines in place to manage counterparty concentration, tenor limits, and collateral. The Company manages the credit risk of its derivative positions by diversifying its positions among various counterparties, by entering into legally enforceable master netting agreements, and by requiring collateral arrangements, where possible. The Company may also transfer counterparty credit risk related to interest rate swaps to third-party financial institutions through the use of credit risk participation agreements. Certain derivative contracts are required to be cleared through central clearinghouses, to further mitigate counterparty credit risk, where variation margin is applied daily as settlement to the fair value of the derivative contracts. In addition, the Company incorporates credit value adjustments and other market standard methodologies to appropriately reflect the counterpartyâ€™s and the Companyâ€™s own nonperformance risk in the fair value measurement of its derivatives. As of JuneÂ 30, 2024, the Company anticipates performance by its counterparties and has not incurred any related credit losses.99The following table summarizes certain information on derivative instruments designated as accounting hedges and utilized by the Company in its management of interest rate and foreign currency risks as of JuneÂ 30, 2024 and DecemberÂ 31, 2023:June 30, 2024December 31, 2023($ in thousands)Interest Rate Contracts Hedging Loans (1)(2)(3)Interest Rate Contracts Hedging Loans (1)(2)(3)Cash flow hedgesNotional amount$4,000,000Â $4,000,000Â Weighted-average:Receive rate4.95Â %4.95Â %Pay rate7.31Â %7.32Â %Remaining term (in months)29.8Â 35.8Â ($ in thousands)Foreign Exchange ContractsForeign Exchange ContractsNet investment hedgesNotional amount$â€”Â $81,480Hedged percentage (4)â€”Â %44Â %Remaining term (in months)â€”Â 2.7Â (1)Represents receive-fixed/pay-floating interest rate swaps and excludes interest rate collars. Floating rates paid are based on SOFR or Prime.(2)Excludes interest rate collars in total notional amount of $250 million as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023. (3)Excludes forward-starting swaps in total notional amount of $1.0 billion not effective as of both JuneÂ 30, 2024 and DecemberÂ 31, 2023.(4)Represents percentage between the notional of outstanding foreign exchange contracts and the net RMB exposure from East West Bank (China) Limited. The Company does not have active net investment hedges as of JuneÂ 30, 2024.Additional information on the Companyâ€™s derivatives is presented in Note 1 â€” Summary of Significant Accounting Policies â€” Significant Accounting Policies â€” Derivatives to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K, Note 3 â€” Fair Value Measurement and Fair Value of Financial Instruments, and Note 6 â€” Derivatives to the Consolidated Financial Statements in this Form 10-Q.Critical Accounting Policies and EstimatesThe Companyâ€™s significant accounting policies are described in Note 1 â€” Summary of Significant Accounting Policies to the Consolidated Financial Statements in the Companyâ€™s 2023 Form 10-K. Certain of these policies include critical accounting estimates, which are subject to valuation assumptions, subjective or complex judgments about matters that are inherently uncertain, and it is likely that materially different amounts could be reported under different assumptions and conditions. The Company has procedures and processes in place to facilitate making these judgments. The following accounting policies are critical to the Companyâ€™s Consolidated Financial Statements:â€¢allowance for credit losses;â€¢fair value estimates;â€¢goodwill impairment; andâ€¢income taxes.For additional information on the Companyâ€™s critical accounting estimates involving significant judgments, see Item 7. MD&A â€” Critical Accounting Estimates in the Companyâ€™s 2023 Form 10-K.100Reconciliation of GAAP to Non-GAAP Financial MeasuresTo supplement the Companyâ€™s unaudited interim Consolidated Financial Statements presented in accordance with U.S. GAAP, the Company uses certain non-GAAP measures of financial performance. Non-GAAP financial measures are not prepared in accordance with, or as an alternative to U.S. GAAP. Generally, a non-GAAP financial measure is a numerical measure of a companyâ€™s performance that either excludes or includes amounts, or is subject to adjustments that have such an effect, that are not normally excluded or included in the most directly comparable financial measure that is calculated and presented in accordance with U.S. GAAP. The non-GAAP financial measures discussed in this Form 10-Q are adjusted diluted EPS, return on average TCE, adjusted efficiency ratio, and tangible book value per share. Certain additional non-GAAP financial measures that are components of the foregoing non-GAAP financial measures are also set forth and reconciled in the table below. The Company believes these non-GAAP financial measures, when taken together with the corresponding U.S. GAAP financial measures, provide meaningful supplemental information regarding its performance, and allow comparability to prior periods. These non-GAAP financial measures may be different from non-GAAP financial measures used by other companies, limiting their usefulness for comparison purposes.The following tables present the reconciliations of U.S. GAAP to non-GAAP financial measures for the periods presented:Three Months Ended June 30,Six Months Ended June 30, ($ and shares inÂ thousands,Â exceptÂ perÂ shareÂ data)20242023202420232023Net income(a)$288,230Â $312,031Â $573,305Â $634,470Â Add: FDIC charge (1)1,880Â â€”Â 12,185Â â€”Â Â Write-off of AFS debt security (2)â€”Â Â â€”Â Â â€”Â 10,000Â Tax effect of adjustment (3)(556)â€”Â (3,602)(2,929)Adjusted net income (non-GAAP)(b)$289,554Â $312,031Â $581,888Â $641,541Â Diluted weighted-average number of shares outstanding(c)139,801Â 141,876Â 140,047Â 141,910Â Diluted EPS(a)/(c)2.06Â 2.20Â 4.09Â 4.47Â Add: FDIC charge (1)0.01Â â€”Â 0.06Â â€”Â Â Write-off of AFS debt security (2)â€”Â Â â€”Â Â â€”Â 0.05Â Adjusted diluted EPS (non-GAAP)(b)/(c)$2.07Â $2.20Â $4.15Â $4.52Â Three Months Ended June 30,Six Months Ended June 30, ($ in thousands)20242023202420232023Net income(a)$288,230Â $312,031Â $573,305Â $634,470Â Add: Amortization of core deposit intangiblesâ€”Â 440Â â€”Â 881Â Â Â Amortization of mortgage servicing assets332Â 342Â 640Â 698Â Tax effect of amortization adjustments (3)(98)(230)(189)(463)Tangible net income (non-GAAP)(b)$288,464Â $312,583Â $573,756Â $635,586Â Average stockholdersâ€™ equity(c)$7,087,500Â $6,440,996Â $7,040,029Â $6,312,872Â Less: Average goodwill(465,697)(465,697)(465,697)(465,697)Â Â Average other intangible assets (4) (6,110) (6,921)(6,292)(7,306)Average tangible book value (non-GAAP)(d)$6,615,693Â $5,968,378Â $6,568,040Â $5,839,869Â ROE (5)(a)/(c)16.36Â %19.43Â %16.38Â %20.27Â %Return on average TCE (5) (non-GAAP)(b)/(d)17.54Â %21.01Â %17.57Â %21.95Â %101Three Months Ended June 30,Six Months Ended June 30, ($ in thousands)20242023202420232023Net interest income before provision for credit losses(a)$553,229Â $566,746Â $1,118,368Â $1,166,607Â Total noninterest income84,673Â 78,631Â 163,661Â 138,609Â Total revenue(b)$637,902Â $645,377Â $1,282,029Â $1,305,216Â Noninterest income84,673Â 78,631Â 163,661Â 138,609Â Add: Write-off of AFS debt security (2)â€”Â Â â€”Â Â â€”Â 10,000Â Adjusted noninterest income (non-GAAP)(c)84,673Â 78,631Â 163,661Â 148,609Â Adjusted revenue (non-GAAP)(a)+(c)=(d)$637,902Â $645,377Â $1,282,029Â $1,315,216Â Total noninterest expense (e)$236,434Â $261,789Â $483,309Â $480,236Â Less: Amortization of tax credit and CRA investments(16,052)(55,914)(29,259)(66,024)Â Amortization of core deposit intangiblesâ€”Â (440)â€”Â (881)Â FDIC charge (1)(1,880)â€”Â (12,185)â€”Â Â Repurchase agreementsâ€™ extinguishment cost (6)â€”Â Â â€”Â Â â€”Â (3,872)Adjusted noninterest expense (non-GAAP)(f)$218,502Â $205,435Â $441,865Â $409,459Â Efficiency ratio(e)/(b)37.06Â %40.56Â %37.70Â %36.79Â %Adjusted efficiency ratio (non-GAAP)

(f)/(d)34.25Â %31.83Â %34.47Â %31.13Â %($ and shares in thousands, except per share data)June 30, 2024December 31, 2023Stockholdersâ€™ equity(a)$7,215,114Â $6,950,834Â Less: Goodwill(465,697)(465,697)Â Â Other intangible assets (4)(5,903)(6,602)Tangible book value (non-GAAP)(b)$6,743,514Â $6,478,535Â Number of common shares at period-end(c)138,604Â 140,027Â Book value per share(a)/(c)$52.06Â $49.64Â Tangible book value per share (non-GAAP)(b)/(c)$48.65Â $46.27Â (1)Represents the pre-tax FDIC charge recorded in Deposit insurance premiums and regulatory assessments on the Consolidated Statement of Income.(2)Represents the pre-tax impairment related to an AFS debt security that was written-off in the first quarter of 2023.(3)Applied statutory tax rate of 29.56% for the second quarter and first half of 2024 and 29.29% for the second quarter and first half of 2023.(4)Includes core deposit intangibles and mortgage servicing assets.(5)Annualized.(6)Represents the debt extinguishment cost of $4Â million on early prepayment of $300Â million of repurchase agreements in the first quarter of 2023.102ITEM 3. QUANTITATIVE AND QUALITATIVE DISCLOSURES ABOUT MARKET RISKFor quantitative and qualitative disclosures regarding market risk in the Companyâ€™s portfolio, see Note 6 â€” Derivatives to the Consolidated Financial Statements in this Form 10-Q and Item 2. MD&A â€” Risk Management â€” Market Risk Management in this Form 10-Q.ITEM 4. CONTROLS AND PROCEDURESDisclosure Controls and ProceduresAs of JuneÂ 30, 2024, pursuant to Rule 13a-15(b) of the Securities Exchange Act of 1934, as amended (the â€œExchange Actâ€), the Company conducted an evaluation, under the supervision and with the participation of the Companyâ€™s management, including the Chief Executive Officer and Chief Financial Officer, of the effectiveness of the Companyâ€™s disclosure controls and procedures (as defined in RuleÂ 13a-15(e)Â of the Exchange Act). Based upon that evaluation, the Companyâ€™s Chief Executive Officer and Chief Financial Officer concluded that the Companyâ€™s disclosure controls and procedures were effective as of JuneÂ 30, 2024.The Companyâ€™s disclosure controls and procedures are designed to ensure that information required to be disclosed by the Company in the reports that the Company files or submits under the Exchange Act is recorded, processed, summarized, and reported within the time periods specified in the rules and forms of the SEC. The Companyâ€™s disclosure controls and procedures include, without limitation, controls and procedures designed to ensure that information required to be disclosed by the Company in the reports that the Company files under the Exchange Act is accumulated and communicated to the Companyâ€™s management, including the Chief Executive Officer and Chief Financial Officer, as appropriate, to allow timely decisions regarding required disclosure.Change in Internal Control over Financial ReportingThere were no changes in the Companyâ€™s internal control over financial reporting (as defined in RuleÂ 13a-15(f)Â of the Exchange Act) during the quarter ended JuneÂ 30, 2024, that have materially affected or are reasonably likely to materially affect the Companyâ€™s internal control over financial reporting.103PARTÂ II â€” OTHER INFORMATIONITEM 1. LEGAL PROCEEDINGSSee Note 11 â€” Commitments and Contingencies â€” Litigation to the Consolidated Financial Statements in Part I of this Form 10-Q, incorporated herein by reference.ITEM 1A. RISK FACTORSThe Companyâ€™s 2023 Form 10-K contains disclosure regarding the risks and uncertainties related to the Companyâ€™s business under the heading Item 1A. Risk Factors. There have been no material changes to the Companyâ€™s risk factors as presented in the Companyâ€™s 2023 Form 10-K.104ITEM 2. UNREGISTERED SALES OF EQUITY SECURITIES AND USE OF PROCEEDSRepurchases of Equity Securities by the Issuer and Affiliated PurchasersThe following table summarizes the Companyâ€™s common stock repurchase activity during the second quarter of 2024:Calendar MonthTotal Number of Shares Purchased (1)Average Price Paid per Share of Common StockTotal Number of Shares Purchased as Part of Publicly Announced Plans or ProgramsApproximate Dollar Value of Shares that May Yet Be Purchased Under the Plans or Programs (in millions) (2)Aprilâ€”Â $â€”Â â€”Â $89Â May350,725Â $72.97Â 350,725Â $64Â June209,920Â $72.35Â 209,920Â $49Â Second quarter560,645Â $72.74Â 560,645Â (1)Excludes the repurchase of common stock pursuant to various stock compensation plans and agreements.(2)On March 3, 2020, the Companyâ€™s Board of Directors authorized, and the Company announced, a stock repurchase program under which the Company may repurchase up to $500 million of its common stock. The stock repurchase authorization has no expiration date.ITEM 5. OTHER INFORMATIONÂ During the three months ended JuneÂ 30, 2024, none of the Companyâ€™s directors or Section 16 reporting officers adopted or terminated any Rule 10b5-1 trading arrangement or non-Rule 10b5-1 trading arrangement (as such terms are defined in Item 408 of the SECâ€™s Regulation S-K).105 ITEM 6. EXHIBITSThe following exhibit index lists Exhibits filed, or in the case of Exhibits 32.1 and 32.2 furnished, with this report:ExhibitÂ No.ExhibitÂ Description3.1Certificate of Incorporation of the Registrant [Incorporated by reference to Exhibit 3(i) from Registrantâ€™s Registration Statement on FormÂ S-4 filed with the Commission on SeptemberÂ 17, 1998 (File No. 333-63605).]3.1.1Certificate of Amendment to Certificate of Incorporation of the Registrant [Incorporated by reference to Exhibit 3(i).1 from Registrantâ€™s Annual Report on FormÂ 10-K for the year ended DecemberÂ 31, 2002 filed with the Commission on MarchÂ 28, 2003 (File No. 000-24939).]3.1.2Amendment to Certificate of Incorporation to Increase Authorized Shares of the Registrant [Incorporated by reference from Registrantâ€™s Definitive Proxy Statement on ScheduleÂ 14A filed with the Commission on AprilÂ 15, 2005 (File No. 000-24939).]3.1.3Certificate of Amendment to Certificate of Incorporation of the Registrant [Incorporated by reference to Exhibit A from Registrantâ€™s Definitive Proxy Statement on ScheduleÂ 14A filed with the Commission on AprilÂ 23, 2008 (File No. 000-24939).]3.1.4Certificate of Designations of 8.00% Non-Cumulative Perpetual Convertible Preferred Stock, SeriesÂ A of the Registrant [Incorporated by reference to Exhibit 3.1 from Registrantâ€™s Current Report on FormÂ 8-K, filed with the Commission on AprilÂ 30, 2008 (File No. 000-24939).]3.1.5Certificate of Designations of Fixed Rate Cumulative Perpetual Preferred Stock, Series B of the Registrant [Incorporated by reference to Exhibit 3.1, 4.1 from Registrantâ€™s Current Report on Form 8-K filed with the Commission on December 9, 2008 (File No. 000-24939).]3.1.6Certificate of Designations of Mandatorily Convertible Cumulative Non-Voting Perpetual Preferred Stock, Series C of the Registrant [Incorporated by reference to Exhibit 3.1, 4.1 from Registrantâ€™s Current Report on Form 8-K filed with the Commission on November 12, 2009 (File No. 000-24939).]3.2Amended and Restated Bylaws of the Registrant dated March 14, 2023 [Incorporated by reference to Exhibit 3.1 from Registrantâ€™s Current Report on FormÂ 8-K filed with the Commission on March 17, 2023 (File No. 000-24939).]31.1Certification of Chief Executive Officer pursuant to SectionÂ 302 of the Sarbanes-Oxley Act of 2002. Filed herewith.31.2Certification of Chief Financial Officer pursuant to SectionÂ 302 of the Sarbanes-Oxley Act of 2002. Filed herewith.32.1Certification of Chief Executive Officer pursuant to 18 U.S.C. SectionÂ 1350, as adopted pursuant to SectionÂ 906 of the Sarbanes-Oxley Act of 2002. Furnished herewith.32.2Certification of Chief Financial Officer pursuant to 18 U.S.C. SectionÂ 1350, as adopted pursuant to SectionÂ 906 of the Sarbanes-Oxley Act of 2002. Furnished herewith.101.INSThe instance document does not appear in the interactive data file because its XBRL tags are embedded within the inline XBRL document.101.SCHInline XBRL Taxonomy Extension Schema Document. Filed herewith.101.CALInline XBRL Taxonomy Extension Calculation Linkbase Document. Filed herewith.101.DEFInline XBRL Taxonomy Extension Definition Linkbase Document. Filed herewith.101.LABInline XBRL Taxonomy Extension Label Linkbase Document. Filed herewith.101.PREInline XBRL Taxonomy Extension Presentation Linkbase Document. Filed herewith.104Cover Page Interactive Data (formatted as Inline XBRL and contained in Exhibit 101 filed herewith). Filed herewith.106GLOSSARY OF ACRONYMSAFSAvailable-for-saleGNMAGovernment National Mortgage AssociationALCOAsset/Liability CommitteeHELOCHome equity lines of creditAMLAnti-money LaunderingHTMHeld-to-maturityAOCIAccumulated other comprehensive incomeIARIndependent Asset ReviewASCAccounting Standards CodificationIDIInsured depository institutionASUAccounting Standards UpdateLCHLondon Clearing HouseBTFPBank Term Funding ProgramLGDLoss given defaultC&ICommercial and industrialLTVLoan-to-valueCCDAAClimate Corporate Data Accountability ActMD&AManagementâ€™s Discussion and Analysis of Financial Condition and Results of OperationsCDCertificate of depositMMBTUMillion British thermal unitCECLCurrent expected credit lossesNAVNet asset valueCFTCountering the Financing of TerrorismNRSRONationally recognized statistical rating organizationsCLOCollateralized loan obligationsOREOOther real estate ownedCMEChicago Mercantile ExchangePAMProportional amortization methodCRACommunity Reinvestment ActPDProbability of defaultCRFRAClimate-Related Financial Risk ActRMBChinese RenminbiCRECommercial real estateROAReturn on average assetsDIFDeposit Insurance FundROCRisk Oversight CommitteeEPSEarnings per shareROEReturn on average common equityERMEnterprise risk managementRPACredit risk participation agreementEVEEconomic value of equityRSURestricted stock unitFDICFederal Deposit Insurance CorporationSBLCStandby letters of creditFHLBFederal Home Loan BankSECU.S. Securities and Exchange CommissionFRBSFFederal Reserve Bank of San FranciscoSOFRSecured Overnight Financing RateFTPFunds transfer pricingTCETangible Common EquityGAAPGenerally Accepted Accounting PrinciplesU.S.United StatesGDPGross Domestic ProductUSDU.S. dollarGHGGreenhouse gas__107SIGNATUREPursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.Dated:August 8, 2024EAST WEST BANCORP,Â INC.(Registrant)By/s/ Christopher J. Del Moral-NilesChristopher J. Del Moral-NilesExecutive Vice President and Chief Financial Officer108 EX-31.1 2 ewbc31110q6302024.htm EX-31.1 DocumentExhibitÂ 31.1Â CERTIFICATIONÂ CERTIFICATION PURSUANT TO SECTIONÂ 302 OF THE SARBANES-OXLEY ACT OFÂ 2002FOR THE CHIEF EXECUTIVE OFFICERÂ I, Dominic Ng, certify that:Â 1.I have reviewed this Quarterly Report on FormÂ 10-Q of East West Bancorp,Â Inc. (the â€œregistrantâ€);2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.The registrantâ€™s other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act RulesÂ 13a-15(e)Â and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act RulesÂ 13a-15(f)Â and 15d-15(f)) for the registrant and have:a.Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;b.Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;c.Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andd.Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; and5.The registrantâ€™s other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrantâ€™s auditors and the audit committee of the registrantâ€™s board of directors (or persons performing the equivalent functions):a.All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrantâ€™s ability to record, process, summarize and report financial information; andb.Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrantâ€™s internal control over financial reporting.Â Date: AugustÂ 8, 2024 Â Â /s/ DOMINIC NGÂ Dominic NgÂ Chief Executive OfficerÂ EX-31.2 3 ewbc31210q6302024.htm EX-31.2 DocumentExhibitÂ 31.2Â CERTIFICATIONCERTIFICATION PURSUANT TO SECTIONÂ 302 OF THE SARBANES-OXLEY ACT OFÂ 2002FOR THE CHIEF FINANCIAL OFFICERÂ I,Â Christopher J. Del Moral-Niles, certify that:Â 1.I have reviewed this Quarterly Report on FormÂ 10-Q of East West Bancorp,Â Inc. (the â€œregistrantâ€);2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.The registrantâ€™s other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act RulesÂ 13a-15(e)Â and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act RulesÂ 13a-15(f)Â and 15d-15(f)) for the registrant and have:a.Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;b.Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;c.Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andd.Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; and5.The registrantâ€™s other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrantâ€™s auditors and the audit committee of the registrantâ€™s board of directors (or persons performing the equivalent functions):a.All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrantâ€™s ability to record, process, summarize and report financial information; andb.Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrantâ€™s internal control over financial reporting.Â Date: AugustÂ 8, 2024 Â Â Â /s/Â CHRISTOPHER J. DEL MORAL-NILESÂ Christopher J. Del Moral-NilesÂ Chief Financial OfficerÂ EX-32.1 4 ewbc32110q6302024.htm EX-32.1 DocumentExhibitÂ 32.1Â CERTIFICATIONÂ CERTIFICATION PURSUANT TO18 U.S.C. SECTIONÂ 1350,AS ADOPTED PURSUANT TOSECTIONÂ 906 OF THE SARBANES-OXLEY ACT OFÂ 2002In connection with the Quarterly Report of East West Bancorp,Â Inc. (the â€œCompanyâ€) on FormÂ 10-Q for the period ended JuneÂ 30, 2024, as filed with the Securities and Exchange Commission on the date hereof (the â€œReportâ€),Â I, Dominic Ng, Chairman and Chief Executive Officer of the Company, certify, pursuant to 18 U.S.C. SectionÂ 1350, as adopted pursuant to SectionÂ 906 of the Sarbanes-Oxley Act of 2002, based on my knowledge that:Â a.the Report fully complies with the requirements of SectionÂ 13(a)Â or 15(d)Â of the Securities Exchange Act of 1934; andb.the information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.Â Date: AugustÂ 8, 2024 Â Â /s/ DOMINIC NGÂ Dominic NgÂ Chief Executive Officer EX-32.2 5 ewbc32210q6302024.htm EX-32.2 DocumentExhibitÂ 32.2Â CERTIFICATIONÂ CERTIFICATION PURSUANT TO18 U.S.C. SECTIONÂ 1350,AS ADOPTED PURSUANT TOSECTIONÂ 906 OF THE SARBANES-OXLEY ACT OFÂ 2002Â In connection with the Quarterly Report of East West Bancorp,Â Inc. (the â€œCompanyâ€) on FormÂ 10-Q for the period ended JuneÂ 30, 2024, as filed with the Securities and Exchange Commission on the date hereof (the â€œReportâ€),Â I,Â Christopher J. Del Moral-Niles, Executive Vice President and Chief Financial Officer of the Company, certify, pursuant to 18 U.S.C. SectionÂ 1350, as adopted pursuant to SectionÂ 906 of the Sarbanes-Oxley Act of 2002, based on my knowledge that:Â a.the Report fully complies with the requirements of SectionÂ 13(a)Â or 15(d)Â of the Securities Exchange Act of 1934; andb.the information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.Â Date: AugustÂ 8, 2024 Â Â /s/Â CHRISTOPHER J. DEL MORAL-NILESÂ Christopher J. Del Moral-NilesÂ Chief Financial Officer EX-101.SCH 6 ewbc-20240630.xsd XBRL TAXONOMY EXTENSION SCHEMA DOCUMENT 0000001 - Document - Cover Page link:presentationLink link:calculationLink link:definitionLink 9952151 - Statement - CONSOLIDATED BALANCE SHEET link:presentationLink link:calculationLink link:definitionLink 9952152 - Statement - CONSOLIDATED BALANCE SHEET (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952153 - Statement - CONSOLIDATED STATEMENT OF INCOME link:presentationLink link:calculationLink link:definitionLink 9952154 - Statement - CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME link:presentationLink link:calculationLink link:definitionLink 9952155 - Statement - CONSOLIDATED STATEMENT OF CHANGES IN STOCKHOLDERSâ€™ EQUITY link:presentationLink link:calculationLink link:definitionLink 9952156 - Statement - CONSOLIDATED STATEMENT OF CHANGES IN STOCKHOLDERSâ€™ EQUITY (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952157 - Statement - CONSOLIDATED STATEMENT OF CASH FLOWS link:presentationLink link:calculationLink link:definitionLink 9952157 - Statement - CONSOLIDATED STATEMENT OF CASH FLOWS link:presentationLink link:calculationLink link:definitionLink 9952158 - Disclosure - Basis of Presentation link:presentationLink link:calculationLink link:definitionLink 9952159 - Disclosure - Current Accounting Developments and Summary of Significant Accounting Policies link:presentationLink link:calculationLink link:definitionLink 9952160 - Disclosure - Fair Value Measurement and Fair Value of Financial Instruments link:presentationLink link:calculationLink link:definitionLink 9952161 - Disclosure - Securities Purchased under Resale Agreements link:presentationLink link:calculationLink link:definitionLink 9952162 - Disclosure - Securities link:presentationLink link:calculationLink link:definitionLink 9952163 - Disclosure - Derivatives link:presentationLink link:calculationLink link:definitionLink

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Adjustments to reconcile net income to net cash provided by operating activities: Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Total Investments in Qualified Affordable Housing Partnerships, Tax Credit, and Other Investments, Liabilities Unfunded Commitments, Total Investments in Qualified Affordable Housing Partnerships, Tax Credit, and Other Investments, Liabilities Unfunded Commitments, Total Long-term debt and finance lease liabilities Interest Expense, Other Long-Term Debt Available for repurchase amount Share Repurchase Program, Remaining Authorized, Amount Principal Forgiveness Principal Forgiveness [Member] Collateral [Domain] Collateral Held [Domain] Cover [Abstract] Cover [Abstract] NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect Expire After One Year Through Three Years Guarantor Obligations, Maximum Exposure, Undiscounted, Expire in Year Two Through Three Guarantor Obligations, Maximum Exposure, Undiscounted, Expire in Year Two Through Three Type of Guarantees [Axis] Type of Guarantees [Axis] Type of Guarantees [Axis] Net gains (losses) on sales of loans Net (gains) losses on sales of loans Gain (Loss) on Sales of Loans, Net Discount Measurement Input, Discount Rate [Member] Debt Securities, AFS, allowance for credit loss Debt Securities, Available-for-Sale, Allowance for Credit Loss, Excluding Accrued Interest Federal funds purchased and other short-term borrowings Interest Expense, Other Short-Term Borrowings Minimum compliance period for qualified affordable housing partnerships to fully utilize the tax credits (in years) Minimum Compliance Period to Fully Utilize Tax Credits Represents the minimum compliance period, to meet regulatory requirements for affordable housing, to fully utilize the tax credits. Trading Symbol Trading Symbol Equity method investment, ownership (percent) Equity Method Investment, Ownership Percentage Amortized Cost Debt Securities, Available-for-Sale and Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss Pledged Status [Domain] Pledged Status [Domain] Long-term debt and finance lease liabilities Long-Term Debt and Lease Obligation Non-NEOs Non-NEOs [Member] Related net tax benefits for stock compensation plans Share-Based Payment Arrangement, Expense, Tax Benefit Schedule of Other Than Temporary Impairment, Credit Losses Recognized in Earnings [Table] Schedule of Other than Temporary Impairment, Credit Losses Recognized in Earnings [Table] Dividends declared per common share (in dollars per share) Common Stock, Dividends, Per Share, Declared Loans held-for-sale Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance Payout % designated based on operating revenue and operating EBITDA of investee Payout % designated based on operating revenue and operating EBITDA of investee [Member] Payout % designated based on operating revenue and operating EBITDA of investee Gross Unrealized Losses Debt Securities, Available-for-Sale and Held-to-Maturity, Cumulative Unrecognized Loss Position [Axis] Position [Axis] Weighted-Average Interest Rate Reduction Financing Receivable, Modified, Weighted Average Interest Rate Decrease from Modification Gains recognized in AOCI Other Comprehensive Income (Loss), Net Investment Hedge Gain (Loss) Other comprehensive income (loss) on derivatives instrument designated and qualifying in Net Investment Hedge Period Increase (Decrease). Other investment income Noninterest Income, Other Equity securities, gain Equity Securities, FV-NI, Gain (Loss) Non-Rule 10b5-1 Arrangement Adopted Non-Rule 10b5-1 Arrangement Adopted [Flag] Hedging Relationship [Domain] Hedging Relationship [Domain] Fair Value Measurement and Fair Value of Financial Instruments Fair Value Disclosures [Text Block] Foreign currency translation adjustment Financing Receivable, Allowance for Credit Loss, Foreign Currency Translation Net unrealized gains (losses) on AFS debt securities arising during the period OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, after Tax Award Timing Disclosures [Line Items] Net Investment Hedging Net Investment Hedging [Member] Financial Asset, Period Past Due [Axis] Financial Asset, Aging [Axis] Investment, Name [Domain] Investment, Name [Domain] Schedule Of Activity In The Allowance For Credit Losses Financing Receivable, Allowance for Credit Loss [Table Text Block] Financing Receivable, Past Due [Table] Financing Receivable, Past Due [Table] FHLB advances borrowing capacity Federal Home Loan Bank, Advances, General Debt Obligations, Amount of Available, Unused Funds Crude oil Crude Oil [Member] Portion at Fair Value Measurement Portion at Fair Value Measurement [Member] Loans held-for-investment: Loans Held for Investment, Financing [Abstract] Loans Held for Investment, Financing [Abstract] Visa B2 Visa B2 [Member] Visa B2 Net interest income before provision for credit losses Net interest income (loss) before provision for credit losses Interest Income (Expense), Operating Gross write-offs year 5 Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year, Writeoff Total adjustments Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities Plan Name [Domain] Plan Name [Domain] Financing Receivable, Nonaccrual [Table] Financing Receivable, Nonaccrual [Table] Energy [Axis] Energy [Axis] Gross write-offs year 4 Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year, Writeoff Add: Dilutive impact of unvested RSUs (in shares) Weighted Average Number of Shares Outstanding, Diluted, Adjustment Total tax credits and benefits Tax Credit and Benefit Tax Credit and Benefit Pledged Status [Axis] Pledged Status [Axis] Prior Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year Antidilutive Securities, Name [Domain] Antidilutive

Securities, Name [Domain] Class of Financing Receivable [Domain] Class of Financing Receivable [Domain] Net cash provided by operating activities Net Cash Provided by (Used in) Operating Activities CASH FLOWS FROM OPERATING ACTIVITIES Net Cash Provided by (Used in) Operating Activities [Abstract] Schedule Of The Changes In Components Of Accumulated Other Comprehensive Income Balances Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block] Accounting Standards Update 2022-02 Accounting Standards Update 2022-02 [Member] Financing Receivable, Nonaccrual [Line Items] Financing Receivable, Nonaccrual [Line Items] Black-Scholes option pricing model Black-Scholes Option Pricing Model [Member] Black-Scholes Option Pricing Model [Member] Award Timing Method Award Timing Method [Text Block] Trading Arrangements, by Individual Trading Arrangements, by Individual [Table] Measurement Frequency [Axis] Measurement Frequency [Axis] Entity Common Stock, Shares Outstanding Entity Common Stock, Shares Outstanding After Five Years through Ten Years Debt Securities, Held-to-Maturity, Weighted Average Yield, Maturity, after Year 5 Through 10 Insider Trading Policies and Procedures [Line Items] Municipal securities US States and Political Subdivisions Debt Securities [Member] Schedule of Credit-Related Commitments Schedule of Credit-Related Commitments [Table Text Block] Tabular disclosure of outstanding commitments to extend credit that are not reflected in the consolidated financial statements. Net realized losses reclassified into net income Reclassification from AOCI, Current Period, before Tax, Attributable to Parent Provision (reversal of provision) for credit losses Debt Securities, Available-for-Sale, Excluding Accrued Interest, Allowance for Credit Loss, Period Increase (Decrease) Adjustment to Compensation, Amount Adjustment to Compensation Amount Contracts not subject to master netting arrangements, gross amounts recognized Derivative Liability, Not Subject to Master Netting Arrangement Compensation Amount Outstanding Recovery Compensation Amount Payment Delay Payment Deferral [Member] Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table [Member] Net changes in unrealized gains (losses) on AFS debt securities Other Comprehensive Income (Loss), Available-for-Sale Securities Adjustment, Net of Tax, Portion Attributable to Parent Entity Small Business Entity Small Business Company Selected Measure Amount Company Selected Measure Amount Revolving Loans Converted to Term Loans Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan Tabular List, Table Tabular List [Table Text Block] LevelÂ 3 LevelÂ 3 Fair Value, Inputs, Level 3 [Member] Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] Within One Year Debt Securities, Available-for-Sale, Weighted Average Yield, Maturity, Year One Fair Value Measurement Inputs and Valuation Techniques [Table] Fair Value Measurement Inputs and Valuation Techniques [Table] Weighted-average anti-dilutive shares (in shares) Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount NONINTEREST EXPENSE Noninterest Expense [Abstract] Total Debt Securities, Available-for-Sale, Weighted Average Yield Revolving Loans Financing Receivable, Excluding Accrued Interest, Revolving Financing receivable, modified, accumulated Financing Receivable, Excluding Accrued Interest, Modified, after 12 Months Schedule of Accounts, Notes, Loans and Financing Receivable [Table] Accounts and Financing Receivables [Table] Derivative assets: Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward] AFS and HTM, accrued interest Debt Securities, Available-For-Sale And Held-To-Maturity, Accrued Interest, After Allowance For Credit Loss Debt Securities, Available-For-Sale And Held-To-Maturity, Accrued Interest, After Allowance For Credit Loss Foreclosed assets Other Real Estate, Foreclosed Assets, and Repossessed Assets [Abstract] Goodwill Goodwill Net-of-Tax Other Comprehensive Income (Loss), Net of Tax [Abstract] Stock tendered for payment of withholding taxes Payment, Tax Withholding, Share-Based Payment Arrangement Stock repurchase program, amount authorized Share Repurchase Program, Authorized, Amount AFS and HTM debt securities carrying value Debt Securities Schedule Of Carrying Amounts Of Assets That Were Still Held And Had Fair Value Adjustments Measured On a Nonrecurring Basis Fair Value Measurements, Nonrecurring [Table Text Block] Interest-bearing Interest-Bearing Deposit Liabilities Employee Stock Option Share-Based Payment Arrangement, Option [Member] Expire in One Year or Less Guarantor Obligations, Maximum Exposure, Undiscounted, Expire in Next Twelve Months Guarantor Obligations, Maximum Exposure, Undiscounted, Expire in Next Twelve Months Debt Securities, Available-for-sale [Table] Debt Securities, Available-for-Sale [Table] Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Axis] Tax credit investments Investments In Tax Credit And Other Investments, Net [Member] Investments In Tax Credit And Other Investments, Net [Member] Fair value of collateral Valuation Technique, Fair Value Of Collateral Discount [Member] Valuation Technique, Fair Value Of Collateral Discount [Member] Schedule of Antidilutive Securities Excluded from Computation of Earnings Per Share [Table] Antidilutive Security, Excluded EPS Calculation [Table] COMPREHENSIVE INCOME Comprehensive Income (Loss), Net of Tax, Attributable to Parent Derivative assets Offsetting Derivative Assets [Abstract] Other economic hedges: Not Designated as Hedging Instrument, Economic Hedge [Member] Securities Purchased under Resale Agreements Repurchase Agreements, Resale Agreements, Securities Borrowed, and Securities Loaned Disclosure [Text Block] Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Excluding Accrued Interest, after Allowance for Credit Loss Schedule Of Contractual Maturities And Weighted Average Yields Of AFS And HTM Debt Securities Investments Classified by Contractual Maturity Date [Table Text Block] Award Type [Axis] Award Type [Axis] Corporate debt securities Corporate Debt Securities [Member] Basic: Earnings Per Share, Basic [Abstract] Cumulative Effect, Period Of Adoption, Adjustment Cumulative Effect, Period of Adoption, Adjustment [Member] Total Investments in Affordable Housing Partnership, Tax Credit, and CRA Investments, Assets, Total Investments in Affordable Housing Partnership, Tax Credit, and CRA Investments, Assets, Total Premises and equipment (net of accumulated depreciation of $162,030 and $157,622) Property, Plant and Equipment, Net Repayments of borrowing Repayments of Debt Total liabilities Liabilities Assets purchased under resale agreements: Resale Agreements [Abstract] Resale Agreements [Abstract] Common stock, par value (in dollars per share) Common Stock, Par or Stated Value Per Share Fair value Debt Securities, Held-to-Maturity, Maturity, Allocated and Single Maturity Date, Fair Value [Abstract] Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table] Schedule of Share-Based Compensation Arrangements by Share-Based Payment Award [Table] Expiration Date Trading Arrangement Expiration Date Other income Noninterest Income, Other Operating Income Lending fees Lending fees LC fees and commissions, and Ancillary loan and lease fees Total Shareholder Return Amount Total Shareholder Return Amount Measurement input Equity Contracts, Measurement Input Equity Contracts, Measurement Input Long-term debt total Junior Subordinated Debenture Owed to Unconsolidated Subsidiary Trust After Ten Years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Cash and due from banks Cash and Due from Banks Equity Awards Adjustments, Footnote Equity Awards Adjustments, Footnote [Text Block] Financial Asset, Period Past Due [Domain] Financial Asset, Aging [Domain] After One Year through Five Years Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five Wealth management fees Wealth management fees Wealth management fees Gross realized gains from sales Debt Securities, Available-for-Sale, Realized Gain Total other assets Other Assets, Fair Value Disclosure Proceeds from sales of loans originally classified as held-for-investment Proceeds from Sale of Finance Receivables Gains (losses) recognized in AOCI: Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification and Tax Type of Guarantees [Domain] Type of Guarantees [Domain] [Domain] for Type of Guarantees [Axis] Debt Instrument [Line Items] Debt Instrument [Line Items] Named Executive Officers, Footnote Named Executive Officers, Footnote [Text Block] Goodwill Goodwill and Intangible Assets, Policy [Policy Text Block] Other assets Other Assets Internal Credit Assessment [Domain] Internal Credit Assessment [Domain] Mortgage servicing rights Servicing Asset at Amortized Cost Collateralized loan obligations (â€œCLOsâ€) Collateralized Loan Obligations [Member] Basis of Presentation Basis of Accounting, Policy [Policy Text Block] DILUTED (in shares) Diluted weighted-average number of shares outstanding (in shares) Weighted Average Number of Shares Outstanding, Diluted Loans held-for-investment (net of allowance for loan losses of $683,794 and $668,743) Loans held-for-investment, net Financing Receivable, after Allowance for Credit Loss Tax credits and CRA investments Tax Credit and CRA Investments Tax Credit and CRA Investments MNPI Disclosure Timed for Compensation Value MNPI Disclosure Timed for Compensation Value [Flag] AOCI Attributable to Parent, Net of Tax [Roll Forward] AOCI Attributable to Parent, Net of Tax [Roll Forward] Gross write-offs Revolving Loans Financing Receivable, Revolving, Writeoff Consumer Loan Consumer Loan [Member] Total stockholdersâ€™ equity Beginning balance Ending balance Equity, Attributable to Parent Within One Year Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Loans held-for-investment, measurement input Loans Receivable, Measurement Input Loans Receivable, Measurement Input CASH FLOWS FROM INVESTING ACTIVITIES Net Cash Provided by (Used in) Investing Activities, Continuing Operations [Abstract] Various Stock Compensation Plans And Agreements Stock Compensation Plans And Agreements, Various Plans and Agreements [Member] Stock Compensation Plans And Agreements, Various Plans and Agreements Year 1 Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year Type of Adoption [Domain] Accounting Standards Update [Domain] Contracts not subject to master netting arrangements, gross amounts recognized Derivative Asset, Not Subject to Master Netting Arrangement New Accounting Pronouncements or Change in Accounting Principle [Table] Accounting Standards Update and Change in Accounting Principle [Table] Letters of credit Letters of Credit Outstanding, Amount Collars Collars [Member] Collars [Member] Customer derivative income Customer Derivative Income [Member] Customer Derivative Income Document Fiscal Period Focus Document Fiscal Period Focus All Executive Categories All Executive Categories [Member] Balance Sheet Location [Domain] Statement of Financial Position Location, Balance [Domain] After One Year through Five Years Debt Securities, Available-for-Sale, Weighted Average Yield, Maturity, after Year One Through Five Debt Securities AOCI, Accumulated Gain (Loss), Debt Securities, Available-for-Sale, Parent [Member] Consumer and Business Banking Consumer and Business Banking [Member] A component of an entity for which there is an accounting requirement to report separate financial information on that component in the entity's financial statements. Changed Peer Group, Footnote Changed Peer Group, Footnote [Text Block] ASSETS Assets [Abstract] Document Type Document Type Derivative Contract [Domain] Derivative Contract [Domain] Number of core segments Number of Core Segment The total number of business divisions that are core operating segments which are supported by the Other segment which provides broad administrative support. Schedule Of Operating Results And Other Key Financial Measures For The Individual Operating Segments Schedule of Segment Reporting Information, by Segment [Table Text Block] Gross Amounts Offset on the Consolidated Balance Sheet Security Purchased under Agreement to Resell, Subject to Master Netting Arrangement, Liability Offset Derivative Liability, Statement of Financial Position [Extensible Enumeration] Derivative Liability, Statement of Financial Position [Extensible Enumeration] Affordable housing partnership Affordable housing partnership [Member] Affordable housing partnership Derivative, cash collateral received, including amount offset by fair value assets, and excess cash amount Derivative, Cash Collateral Received, Including Amount Offset by Fair Value Assets, and Excess Cash Amount Derivative, Cash Collateral Received, Including Amount Offset by Fair Value Assets, and Excess Cash Amount Liquidity discount Measurement Input, Discount for Lack of Marketability [Member] Cliff Cliff Vesting [Member] Cliff Vesting [Member] Accruing Loans 60-89Â Days PastÂ Due Financial Asset, 60 to 89 Days Past Due [Member] Parent Company Parent Company [Member] Maximum Maximum [Member] Available-for-sale debt securities Debt Securities, Available-for-Sale [Abstract] Customer derivative income Customer Derivative Income Customer Derivative Income BTFP borrowings Bank Term Funding Program Borrowings Bank Term Funding Program Borrowings Equity Valuation Assumption Difference, Footnote Equity Valuation Assumption Difference, Footnote [Text Block] Antidilutive Securities [Axis] Antidilutive Securities [Axis] Litigation Litigation [Policy Text Block] Litigation [Policy Text Block] Investment Type [Axis] Investment Type [Axis] Held-to-maturity (â€œHTMâ€) debt securities, at amortized cost (fair value of $2,405,227 and $2,453,971) HTM debt securities Amortized Cost Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss Statistical Measurement [Axis] Statistical Measurement [Axis] Non-Rule 10b5-1 Arrangement Terminated Non-Rule 10b5-1 Arrangement Terminated [Flag] Historic Tax Credit Investment Historic Tax Credit Investment [Member] Historic Tax Credit Investment INCOME BEFORE INCOME TAXES Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Visa B1 Visa B1 [Member] Visa B1 Non-PEO NEO Average Total Compensation Amount Non-PEO NEO Average Total Compensation Amount Name Outstanding Recovery, Individual Name Criticized (accrual) Criticized (Accrual) [Member] Criticized (Accrual) Goodwill impairment Goodwill, Impairment Loss Bank Term Funding Program Bank Term Funding Program [Member] Bank Term Funding Program Accrued expenses and other liabilities Accrued Liabilities and Other Liabilities Award Timing Predetermined Award Timing Predetermined [Flag] Demand, checking, savings and money market deposits Demand, checking, savings and money market The aggregate of all deposit liabilities held by the entity excluding time deposits. Within One Year Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Year One Investment, Name [Axis] Investment, Name [Axis] DILUTED (in dollars per share) Diluted EPS (in dollars per share) Earnings Per Share, Diluted Counterparty Name [Domain] Counterparty Name [Domain] Restatement does not require Recovery Restatement Does Not Require Recovery [Text Block] Purchases of FHLB stock Payments to Acquire Federal Home Loan Bank Stock Amortization of unrealized losses on transferred securities OCI, Debt Securities, Available-for-Sale, Transfer to Held-to-Maturity, Adjustment from AOCI for Amortization of Gain (Loss), before Tax Tax Effect Other Comprehensive Income (Loss), Tax [Abstract] Statement of Financial Position [Abstract] Statement of Financial Position [Abstract] Fair Value, Asset, Recurring Basis, Still Held, Unrealized Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Fair Value, Asset, Recurring Basis, Still Held, Unrealized Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Asset-backed securities Asset-Backed Securities [Member] Deposits: Deposits [Abstract] Purchased options Purchased Options [Member] Purchased Options [Member] Total losses included in earnings Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Gain (Loss) Included in Earnings Less: Security Collateral Received Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Security Not Offset Two Thousand And Twenty One Stock Incentive Plan Two Thousand And Twenty One Stock Incentive Plan [Member] Two Thousand And Twenty One Stock Incentive Plan [Member] Net gains Derivative Instruments Not Designated as Hedging Instruments, Gain (Loss), Net INCOME TAX EXPENSE Income Tax Expense (Benefit) Notional amount Notional amount Derivative, Notional Amount Net derivative assets Net derivative assets Derivative Asset Weighted average period to recognize unrecognized compensation cost Share-Based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Period for Recognition Financing Receivable Portfolio Segment [Domain] Financing Receivable Portfolio Segment [Domain] Statement of Comprehensive Income [Abstract] Statement of Comprehensive Income [Abstract] INTEREST EXPENSE Interest Expense, Operating and Nonoperating [Abstract] Schedule of Debt Securities, Held-to-Maturity Debt Securities, Held-to-Maturity [Table Text Block] Net cash used in investing activities Net Cash Provided by (Used in) Investing Activities Total interest expense Interest Expense, Operating and Nonoperating Other operating activities, net Other Operating Activities, Cash Flow Statement Number of companies that issued the equity (issuers portion only) Number of Companies that Issued the Equity Contracts (Issuers Portion Only) Number of Companies that Issued the Equity Contracts (Issuers Portion Only) All Adjustments to Compensation All Adjustments to Compensation [Member] Additional paid-in capital Additional Paid in Capital Short-Term Debt, Type [Domain] Short-Term Debt, Type [Domain] Total Guarantor Obligations, Maximum Exposure, Undiscounted Derivative Instruments, Gain (Loss) [Table] Derivative Instruments, Gain (Loss) [Table] Accumulated Other Comprehensive Income (Loss) [Line Items] Accumulated Other Comprehensive Income (Loss) [Line Items] Commitments and Contingencies Disclosure [Abstract] Commitments and Contingencies Disclosure [Abstract] Credit contracts Credit contracts Credit Risk Contract [Member] Commodity contracts Commodity Contract [Member] Cash Flow Hedges Accumulated Gain (Loss), Net, Cash Flow Hedge, Parent [Member] Long-Term Debt, Type [Domain] Long-Term Debt, Type [Domain] HTM debt securities: Debt Securities, Held-to-Maturity, Maturity [Abstract] Entity Address, State or Province Entity Address, State or Province Derivative Instruments and Hedging Activities Disclosure [Abstract] Derivative Instruments and Hedging Activities Disclosure [Abstract] Year 4 Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year Schedule of Equity Method Investments [Line Items] Schedule of Equity Method Investments [Line Items] Erroneous Compensation Analysis Erroneous Compensation Analysis [Text Block] Financial Instruments [Domain] Financial Instruments [Domain] LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES Accounts, Notes, Loans and Financing Receivable [Line Items] Vesting [Domain] Vesting [Domain] Outstanding, at beginning of period (in dollars per share) Outstanding, at end of period (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value C&I Commercial And Industrial Loan [Member] Commercial And Industrial Loan [Member] After Ten Years Debt Securities, Held-to-Maturity, Weighted Average Yield, Maturity, after Year 10 Loans held-for-sale Financing Receivable, Held-for-Sale Restatement Determination Date Restatement Determination Date Estimated FairÂ Value Estimate of Fair Value Measurement [Member] Multifamily residential Multifamily [Member] Pay vs Performance Disclosure Pay vs Performance Disclosure [Table] Interest rate contracts Interest rate contracts Interest Rate Contract [Member] Schedule Of Balance Sheet Offsetting For Resale Agreements Schedule of Securities Financing Transactions [Table Text Block] Operating lease right-of-use assets Operating Lease, Right-of-Use Asset Erroneously Awarded Compensation Recovery Erroneously Awarded Compensation Recovery [Table] Derivative Instruments, Gain (Loss) [Line Items] Derivative Instruments, Gain (Loss) [Line Items] Stock options outstanding (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Options, Outstanding, Number U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Residential mortgage-backed securities Residential Mortgage Backed Securities Issued By US Government Agencies And Government Sponsored Enterprise [Member] Debt

securities collateralized by residential real estate mortgage loans (mortgages), issued by US Government Agencies, such as the Government National Mortgage Association (GNMA or Ginnie Mae). Includes debt securities issued by Government Sponsored Enterprises, such as the Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and the Federal Home Loan Bank (FHLB). Short-Term Debt, Type [Axis] Short-Term Debt, Type [Axis] Payments to acquire equity method investments Payments to Acquire Equity Method Investments Total residential mortgage Total Residential Mortgage [Member] Total Residential Mortgage [Member] Expire in One Year or Less Other Commitment, to be Paid, Year One Stockholders' Equity and Earnings Per Share Earnings Per Share [Text Block] Derivative assets: Fair Value, Net Derivative Asset (Liability) Measured on Recurring Basis, Unobservable Input Reconciliation [Line Items] Granted (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period, Weighted Average Grant Date Fair Value Time-Based RSUs Time-Based RSUs Time Based Restricted Stock Settled in Stock [Member] Time-based restricted stock awards as awarded by a company to their employees as a form of incentive compensation. Income Taxes Income Tax, Policy [Policy Text Block] Peer Group Issuers, Footnote Peer Group Issuers, Footnote [Text Block] Segments [Domain] Segments [Domain] Other changes in loans held-for-investment, net Payments for (Proceeds from) Other Loans and Leases INTEREST AND DIVIDEND INCOME Interest and Dividend Income, Operating [Abstract] Schedule of New Accounting Pronouncements Adopted and Recent Accounting Pronouncements Accounting Standards Update and Change in Accounting Principle [Table Text Block] Provision for credit losses (Reversal of) provision for credit losses Provision for Loan, Lease, and Other Losses Number of wholly-owned subsidiaries that are statutory business trusts (the Trusts) Number of Wholly Owned Statutory Business Trusts Represents the number of wholly owned subsidiaries of the entity that are statutory business trusts, which are not consolidated. PEO PEO [Member] Other than Temporary Impairment, Credit Losses Recognized in Earnings [Line Items] Other than Temporary Impairment, Credit Losses Recognized in Earnings [Line Items] Other than Temporary Impairment, Credit Losses Recognized in Earnings [Line Items] Name Trading Arrangement, Individual Name Deposits Interest Expense, Deposits Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table] Fair Values Derivatives, Balance Sheet Location, by Derivative Contract Type [Table] Other operating expense Other Noninterest Expense Loans transferred from held-for-investment to held-for-sale Loan and Lease, Transfer from Held-in-Portfolio to Held-for-Sale Investments in Tax Credit and Other Investments and Other Assets Investments In Tax Credit And Other Investments, Net And Other Assets [Member] Investments In Tax Credit And Other Investments, Net And Other Assets Treasury stock, at cost 31,277,970 and 29,344,863 shares Treasury Stock, Common, Value Loans receivable, including fees Interest and Fee Income, Loans and Leases Awards Close in Time to MNPI Disclosures, Table Awards Close in Time to MNPI Disclosures [Table Text Block] Cash dividends paid Payments of Ordinary Dividends Equity volatility Measurement Input, Price Volatility [Member] Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member] Purchases Payments For Assets Purchased Under Agreements To Resell Payments For Assets Purchased Under Agreements To Resell Aggregate Erroneous Compensation Amount Aggregate Erroneous Compensation Amount After Ten Years Debt Securities, Available-for-Sale, Weighted Average Yield, Maturity, after Year 10 Local Phone Number Local Phone Number Foreign government bonds Foreign Government Bonds [Member] Foreign Government Bonds [Member] Total amortization Amortization Amortization Aggregate Erroneous Compensation Not Yet Determined Aggregate Erroneous Compensation Not Yet Determined [Text Block] Schedule of Equity Method Investments [Table] Equity Method Investment [Table] Aggregate fair value of derivative instruments in net liability position Derivative, Net Liability Position, Aggregate Fair Value Year 5 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year Noninterest income Noninterest Income [Member] Noninterest Income PEO Total Compensation Amount PEO Total Compensation Amount Interest and dividend income (for cash flow hedges on loans) Interest Income [Member] Derivative liabilities: Fair Value, Liabilities Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward] Occupancy and equipment expense Occupancy, Net Available-for-sale (â€œAFSâ€) debt securities, at fair value (amortized cost of $9,644,377 and $6,916,491) Fair Value Debt Securities, Available-for-Sale, Excluding Accrued Interest Schedule Of Increase (Decrease) In Fair Value Of Assets For Which a Fair Value Adjustment Was Recognized, Nonrecurring Basis Fair Value Adjustment of Certain Assets on Nonrecurring Basis [Table Text Block] Tabular disclosure of the increase (decrease) in value of certain assets that are measured at fair value on a nonrecurring basis for which a fair value adjustment has been recognized. Net change Other Comprehensive Income (Loss), before Tax, Portion Attributable to Parent Income Statement Location [Axis] Statement of Income Location, Balance [Axis] Maximum exposure of RPAs with protection sold Credit Derivative, Maximum Exposure, Undiscounted U.S. government agency and U.S. government-sponsored enterprise debt securities U.S. government agency and U.S. government-sponsored enterprise debt securities US Government-sponsored Enterprises Debt Securities [Member] Debt Disclosure [Abstract] Common Stock Common Stock [Member] Forgone Recovery due to Expense of Enforcement, Amount Forgone Recovery due to Expense of Enforcement, Amount Weighted-average rate (as a percent) Long-Term Debt, Weighted Average Interest Rate, at Point in Time Segment Reporting [Abstract] Segment Reporting [Abstract] Entity Central Index Key Entity Central Index Key Gross write-offs year 1 Financing Receivable, Year One, Originated, Current Fiscal Year, Writeoff Within One Year Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Schedule of Financing Receivable Credit Quality Indicators, Key Credit Risk Characteristics and Macroeconomic Variables Financing Receivable Credit Quality Indicators, Key Credit Risk Characteristics and Macroeconomic Variables [Table Text Block] Financing Receivable Credit Quality Indicators, Key Credit Risk Characteristics and Macroeconomic Variables Foreign Currency Translation Adjustments Accumulated Foreign Currency Adjustment Attributable to Parent [Member] Non-PEO NEO Average Compensation Actually Paid Amount Non-PEO NEO Average Compensation Actually Paid Amount Foreign currency translation adjustment Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Foreign Currency Translation Gain (Loss) Award Timing, How MNPI Considered Award Timing, How MNPI Considered [Text Block] Financial Instrument [Axis] Financial Instrument [Axis] Business Segments Segment Reporting Disclosure [Text Block] After One Year through Five Years Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year One through Five Gross resale agreements Gross Amounts of Recognized Assets Security Purchased under Agreement to Resell, Subject to Master Netting Arrangement, before Offset Total gains (losses) included in earnings Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Liability, Gain (Loss) Included in Earnings Assets Investments in Qualified Affordable Housing Partnerships, Tax Credit and Other Investments, Assets [Abstract] Investments in Qualified Affordable Housing Partnerships, Tax Credit and Other Investments, Assets [Abstract] Text Block [Abstract] Current Accounting Developments and Summary of Significant Accounting Policies Accounting Standards Update and Change in Accounting Principle [Text Block] Measurement Basis [Axis] Measurement Basis [Axis] Loans held-for-investment, fair value disclosure Loans Receivable, Fair Value Disclosure Interest-bearing deposits with banks Interest Bearing Deposits With Banks Interest-bearing deposits with banks include cash placed with other banks with original maturities greater than three months and less than one year. Title Trading Arrangement, Individual Title Consolidated Entities [Axis] Consolidated Entities [Axis] Repurchase agreements: RESALE AND REPURCHASE AGREEMENTS [Abstract] RESALE AND REPURCHASE AGREEMENTS [Abstract] Position [Domain] Position [Domain] City Area Code City Area Code Unfunded Credit Commitments Unfunded Loan Commitment [Member] Insider Trading Policies and Procedures Not Adopted Insider Trading Policies and Procedures Not Adopted [Text Block] Common Stock and Additional Paid-in Capital Common Stock Including Additional Paid in Capital [Member] Allowance for credit losses Financing Receivable And Off Balance Sheet Credit Loss Allowance Financing Receivable And Off Balance Sheet Credit Loss Allowance Equity contracts Equity contracts Equity Contract [Member] Schedule of Composition of Interest Income on Debt Securities Interest Income and Interest Expense Disclosure [Table Text Block] HTM debt securities: Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Derivative, cash collateral posted against derivative liabilities, including amount offset the derivative fair value liabilities, and excess cash amount Derivative, Cash Collateral Posted Against Derivative Liabilities, Including Amount Offset the Derivative Fair Value Liabilities, and Excess Cash Amount Derivative, Cash Collateral Posted Against Derivative Liabilities, Including Amount Offset the Derivative Fair Value Liabilities, and Excess Cash Amount Gross write-offs year 3 Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year, Writeoff Gross write-offs Total Writeoff Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Repurchase of common stocks pursuant to the stock repurchase program Payments for Repurchase of Common Stock Written options Written Option [Member] Written Option [Member] Schedule of Segment Reporting Information, by Segment [Table] Schedule of Segment Reporting Information, by Segment [Table] Schedule Of Quantitative Information About Significant Unobservable Inputs Used In The Valuation Of Level 3 Fair Value Measurements Fair Value Measurement Inputs and Valuation Techniques [Table Text Block] Weighted-Average Grant Date Fair Value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value [Abstract] EARNINGS PER SHARE (â€œEPSâ€) Earnings Per Share [Abstract] Equity [Abstract] Equity [Abstract] Fair value Debt Securities, Available-for-Sale, Fair Value, Fiscal Year Maturity [Abstract] Retained earnings Retained Earnings (Accumulated Deficit) Amortization of unrealized losses on transferred securities OCI, Debt Securities, Available-for-Sale, Transfer to Held-to-Maturity, Adjustment from AOCI for Amortization of Gain (Loss), Tax Long Long [Member] Expire After Three Years Through Five Years Other Commitment, to be Paid, Year Four and Five Class of Stock [Domain] Class of Stock [Domain] Schedule of Debt Schedule of Debt [Table Text Block] Aggregate Available Trading Arrangement, Securities Aggregate Available Amount Equity Awards Adjustments Equity Awards Adjustments [Member] Operating lease liabilities Operating Lease, Liability Underlying Securities Award Underlying Securities Amount Securities Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] Extinguishment cost Payment for Debt Extinguishment or Debt Prepayment Cost Tax credits and benefits Investments in Qualified Affordable Housing Partnerships, Net, And Related Unfunded Commitments [Abstract] Investments in Qualified Affordable Housing Partnerships, Net, And Related Unfunded Commitments Available-for-sale, impairment write-off on subordinated debt Debt Securities, Available-for-Sale, Impairment Write-Off on Subordinated Debt Security Debt Securities, Available-for-Sale, Impairment Write-Off on Subordinated Debt Security Cash dividends on common stock Dividends, Common Stock, Cash Amendment Flag Amendment Flag Carrying Amount Reported Value Measurement [Member] Stock Appreciation Rights (SARs) Stock Appreciation Rights (SARs) [Member] Expire After One Year Through Three Years Other Commitment, to be Paid, Year Two and Three Within One Year Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, Year One Rayliant Global Advisors Limited Rayliant Global Advisors Limited [Member] Rayliant Global Advisors Limited Short-Term Borrowings and Long-Term Debt Debt Disclosure [Text Block] Collateral [Axis] Collateral Held [Axis] Fair Value Hierarchy and NAV [Domain] Fair Value Hierarchy and NAV [Domain] Accrued interest receivable Financing Receivable, Accrued Interest, before Allowance for Credit Loss Recovery of Erroneously Awarded Compensation Disclosure [Line Items] Entity Address, Postal Zip Code Entity Address, Postal Zip Code Cash paid during the period for: Cash Paid During Period for [Abstract] Proceeds from sales and paydowns/payoffs of loans originally classified as held-for-sale Proceeds from Sale and Collection, Loan, Held-for-Sale Cash and cash equivalents Cash and cash equivalents Cash and Cash Equivalents, at Carrying Value Deposit insurance premiums and regulatory assessments Federal Deposit Insurance Corporation Premium Expense Other investing activities, net Payments for (Proceeds from) Other Investing Activities Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member] PAM - Affordable housing partnership investments Investment Program, Proportional Amortization Method, Applied, Amortization Expense Provision for (reversal of) credit losses on loans Financing Receivable, Credit Loss, Expense (Reversal) Net realized losses reclassified into net income Reclassification from AOCI, Current Period, Tax Forfeited (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested [Member] Fair Value Measurement [Domain] Fair Value Measurement [Domain] Schedule of Short-Term Debt [Table] Short-Term Debt [Table] Adjustment To PEO Compensation, Footnote Adjustment To PEO Compensation, Footnote [Text Block] Class of Financing Receivable [Axis] Class of Financing Receivable [Axis] Securities Insured or Guaranteed by Government Authorities [Axis] Securities Insured or Guaranteed by Government Authorities [Axis] Securities Insured or Guaranteed by Government Authorities Derivative Assets Derivative Asset [Abstract] Derivative instruments designated as hedging instruments Designated as Hedging Instrument [Member] Net income Net Income (Loss) Available to Common Stockholders, Basic Compensation Actually Paid vs. Other Measure Compensation Actually Paid vs. Other Measure [Text Block] Schedule of Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table Text Block] Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year [Member] WEIGHTED-AVERAGE NUMBER OF SHARES OUTSTANDING Weighted Average Number of Shares Outstanding, Diluted [Abstract] TOTAL Segment assets Assets Stock Repurchase Plan Stock Repurchase Plan [Member] Stock Repurchase Plan Pre-tax impairment charge or recovery Tax Credit Investments Pre-Tax Impairment Charge Recovery Tax Credit Investments Pre-Tax Impairment Charge Recovery Loans Receivable and Allowance for Credit Losses Accounts and Financing Receivable, after Allowance for Credit Loss, Current and Noncurrent [Abstract] Forgone Recovery due to Violation of Home Country Law, Amount Forgone Recovery due to Violation of Home Country Law, Amount Cumulative Effect, Period Of Adoption [Axis] Cumulative Effect, Period of Adoption [Axis] COMMITMENTS AND CONTINGENCIES (Note 11) Commitments and Contingencies Termination Date Trading Arrangement Termination Date Collateral dependent loan Financing Receivable, Collateral Dependent Financing Receivable, Collateral Dependent Energy [Domain] Energy [Domain] Related tax expense (benefit) Tax Expense on Sale of Available for Sale Debt Investment Securities Tax Expense on Sale of Available for Sale Debt Investment Securities Selling cost Measurement Input, Cost to Sell [Member] Basis of Presentation Business Description and Basis of Presentation [Text Block] Credit-risk-related contingent features Credit-Risk-Related Contingent Features [Member] Credit-Risk-Related Contingent Features [Member] Total nonaccrual loans with no related allowance for loan losses Financing Receivable, Nonaccrual, No Allowance Fair Value, Financial Assets and Liabilities Measured on Recurring and Nonrecurring Basis Fair Value, Assets Measured on a Nonrecurring Basis Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Securities: Marketable Securities [Abstract] Derivative Asset, Including Not Subject to Master Netting Arrangement, after Offset and Deduction, Total Derivative Asset, Including Not Subject to Master Netting Arrangement, after Offset and Deduction Derivatives not designated as hedging instruments Not Designated as Hedging Instrument [Member] Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net Affordable Housing Partnerships and Tax Credit and Other Investments, Net and Variable Interest Entities [Text Block] The entire disclosure for affordable housing partnerships, tax credit, other investments, net and variable interest entities. Weighted Average Yield Debt Securities, Available-for-Sale, Weighted Average Yield, Maturity [Abstract] After One Year through Five Years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five Debt Instrument [Axis] Debt Instrument [Axis] NET INCOME Net income Segment net income Net Income (Loss) Attributable to Parent Trading Arrangement: Trading Arrangement [Axis] Schedule Of The Carrying And Fair Value Estimates Per The Fair Value Hierarchy Of Financial Instruments Measured On a Nonrecurring Basis Fair Value, by Balance Sheet Grouping [Table Text Block] Combination Term Extension and Interest Rate Reduction 2 Combination Term Extension and Payment Delay [Member] Combination Term Extension and Payment Delay Year 3 Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year Pay vs Performance Disclosure, Table Pay vs Performance [Table Text Block] Net realized (gains) losses on AFS debt securities reclassified into net income Other Comprehensive Income Loss, Reclassification Adjustment For Sale Or Write Down Of Securities Included In Net Income, Tax Other Comprehensive Income Loss, Reclassification Adjustment For Sale Or Write Down Of Securities Included In Net Income, Tax Gross Unrealized Gains Debt Securities, Held-to-Maturity, Accumulated Unrecognized Gain Total Nonaccrual Loans Financing Receivable, Nonaccrual Equity Awards Adjustments, Excluding Value Reported in Compensation Table Equity Awards Adjustments, Excluding Value Reported in the Compensation Table [Member] After Ten Years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 10 AFS debt securities: Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Entity File Number Entity File Number Nontaxable interest Interest Income, Securities, Operating, Tax Exempt Purchases Financing Receivable, Purchase Consolidated Entities [Domain] Consolidated Entities [Domain] Income Statement [Abstract] Income Statement [Abstract] Entity Address, Address Line One Entity Address, Address Line One Net unrealized losses arising during the period OCI, before Reclassifications, before Tax, Attributable to Parent Entity Address, Address Line Two Entity Address, Address Line Two Effect of exchange rate changes on cash and cash equivalents Effect of Exchange Rate on Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Continuing Operations Net change in accrued expenses and other liabilities Increase (Decrease) in Accrued Liabilities and Other Operating Liabilities Name Forgone Recovery, Individual Name Loss Contingency, Nature [Domain] Loss Contingency, Nature [Domain] Award Timing MNPI

Considered Award Timing MNPI Considered [Flag] RESALE AND REPURCHASE AGREEMENTS No definition required. Amortization of tax credit and CRA investments Noninterest Expense, Amortization of Tax Credit and Other Investments Amortization of investments in projects that qualify for Community Reinvestment Act ("CRA") and other tax credits, included as a component of noninterest expense. Outstanding Aggregate Erroneous Compensation Amount Outstanding Aggregate Erroneous Compensation Amount Single Family and Multi-family Residential Loans Single Family Residential And Multi-Family Residential [Member] Single Family Residential and Multi-family Residential [Member] Summary of carrying amounts and fair values of the Company's financial instruments Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] PEO Actually Paid Compensation Amount PEO Actually Paid Compensation Amount Adjustment to Compensation: Adjustment to Compensation [Axis] Single-family residential Single Family [Member] Derivative Liabilities Derivative Liability [Abstract] Document Quarterly Report Document Quarterly Report Financial liabilities: Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Consumer lending Consumer Portfolio Segment [Member] Securities sold under repurchase agreements (â€œrepurchase agreementsâ€) Interest Expense, Securities Sold under Agreements to Repurchase After One Year through Five Years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year One Through Five Schedule of Guarantees Outstanding Schedule of Guarantor Obligations [Table Text Block] Schedule Of Modified Loans Financing Receivable, Modified [Table Text Block] Accumulated other comprehensive loss (â€œAOCIâ€), net of tax Accumulated Other Comprehensive Income (Loss), Net of Tax Federal Home Loan Bank (â€œFHLBâ€) advances FHLB Advances - floating Advance from Federal Home Loan Bank Pension Adjustments Service Cost Pension Adjustments Service Cost [Member] Weighted-average contractual interest rates for FHLB advances Federal Home Loan Bank, Advances, Weighted Average Interest Rate BASIC (in shares) Weighted-average number of shares outstanding (in shares) Weighted Average Number of Shares Outstanding, Basic Stock Price or TSR Estimation Method Stock Price or TSR Estimation Method [Text Block] Net unrealized gains (losses) on AFS debt securities arising during the period OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, Tax Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss Net gains (losses) on AFS debt securities Debt Securities, Available-for-Sale, Realized Gain (Loss) Weighted average remaining maturity of outstanding RPAs Derivative, Average Remaining Maturity Name Awards Close in Time to MNPI Disclosures, Individual Name Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Entity Filer Category Entity Filer Category Provision for credit losses on unfunded credit commitments Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal) Collateral posted Collateral Already Posted, Aggregate Fair Value Commitments to Extend Credit Guarantor obligation, maximum potential future payment Loss Contingencies [Line Items] Loan modification amount Financing Receivable, Modified, Increase (Decrease) from Modification Less: Security Collateral Pledged Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Security Not Offset Statistical Measurement [Domain] Statistical Measurement [Domain] Gross Unrealized Losses Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax Other assets, foreclosed assets Other Real Estate, Foreclosed Assets, and Repossessed Assets Average yield Securities Purchased under Agreements to Resell, Average Yield Shares based upon Raylianâ€™s achievement of specified financial performance conditions (as percentage) Potential for awards to vest (as a percent) Share-based Compensation Arrangement by Share-based Payment Award, Percentage of Target Award Available for Grant Share-based Compensation Arrangement by Share-based Payment Award, Percentage of Target Award Available for Grant Derivative Instruments Derivatives, Fair Value [Line Items] Schedule Of Aging Analysis Of Loans Financing Receivable, Past Due [Table Text Block] Loan Restructuring Modification [Axis] Loan Restructuring Modification [Axis] Internal Credit Assessment [Axis] Internal Credit Assessment [Axis] Segment Reporting Information Segment Reporting Information [Line Items] All Trading Arrangements All Trading Arrangements [Member] Derivative assets - Fair value Gross amounts recognized Derivative Asset, Fair Value, Gross Asset Including Not Subject to Master Netting Arrangement Compensation Actually Paid vs. Net Income Compensation Actually Paid vs. Net Income [Text Block] Schedule of Earnings Per Share Calculations Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Vesting period (in years) Share-Based Compensation Arrangement by Share-Based Payment Award, Award Vesting Period Rule 10b5-1 Arrangement Adopted Rule 10b5-1 Arrangement Adopted [Flag] Awards Close in Time to MNPI Disclosures Awards Close in Time to MNPI Disclosures [Table] Derivative [Line Items] Derivative [Line Items] Income taxes, net Income Taxes Paid, Net Schedule of Stock Compensation Expense and Related Net Tax Benefit Share-Based Payment Arrangement, Cost by Plan [Table Text Block] Common stock: Common Stock [Abstract] Common Stock [Abstract] Pay vs Performance Disclosure [Line Items] Peer Group Total Shareholder Return Amount Peer Group Total Shareholder Return Amount Non-agency residential mortgage-backed securities Residential Mortgage-Backed Securities [Member] Derivative [Table] Derivative [Table] Schedule Of Carrying Value Of Loans Transferred, Loans Sold and Purchased For the Held-For-Investment Portfolio Schedule Of Sales, Purchases And Securitization Of Loans, And Reclassification Of Loans Held-For-Investment To (From) Loans Held-For-Sale [Table Text Block] Schedule Of Sales, Purchases And Securitization Of Loans, And Reclassification Of Loans Held-For-Investment To (From) Loans Held-For-Sale [Table Text Block] Combination: Term Extension/ Payment Delay Extended Maturity And Payment Deferral [Member] Extended Maturity And Payment Deferral Net Amount Security Purchased under Agreement to Resell, Including Not Subject to Master Netting Arrangement, after Offset and Deduction Visa C Visa C [Member] Visa C Other Performance Measure, Amount Other Performance Measure, Amount Goodwill [Line Items] Goodwill [Line Items] Beginning balance (in shares) Ending balance (in shares) Common Stock, Shares, Outstanding Pass Pass [Member] Bank Term Funding Program (â€œBTFPâ€) borrowings Short-Term Bank Loans and Notes Payable Accrued interest receivable Interest Receivable Quantitative information Fair Value Measurement Inputs and Valuation Techniques [Line Items] Cash Flow Hedging Cash Flow Hedging [Member] FHLB advances Interest Expense, Federal Home Loan Bank and Federal Reserve Bank Advances, Long-Term Entity Tax Identification Number Entity Tax Identification Number Repurchase of common stock pursuant to the stock repurchase program/various stock compensation plans and agreements (in shares) Treasury Stock, Shares, Acquired Amount used to offset against derivative liabilities Less: Cash collateral received Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Offset Loans Receivable and Allowance for Credit Losses Loans, Notes, Trade and Other Receivables Disclosure [Text Block] Performance-Based RSUs Performance-Based RSUs Performance Based Restricted Stock Settled in Stock [Member] Performance-based restricted stock awards as awarded by a company to their employees as a form of incentive compensation. Treasury Stock Treasury Stock, Common [Member] Private Companies Equity, Private Companies [Member] Equity, Private Companies [Member] Schedule Of Notional And Gross Fair Values Of Derivatives Schedule of Derivative Instruments [Table Text Block] U.S. Treasury securities US Treasury Securities [Member] Plan Name [Axis] Plan Name [Axis] Lending fees Lending fees [Member] Lending fees [Member] Equity Components [Axis] Equity Components [Axis] Deposit account expense Deposit account expense Deposit Related Expenses Fair Value Debt Securities, Available-for-Sale Beginning balance Ending balance Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset Value Less: Cash collateral received Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Cash, Offset Against Derivative Asset Before-Tax Other Comprehensive Income (Loss), before Tax [Abstract] Investments [Domain] Investments [Domain] Diluted: Earnings Per Share, Diluted [Abstract] Net realized (gains) losses on AFS debt securities reclassified into net income Other Comprehensive Income Loss, Reclassification Adjustment For Sale Or Write Down Of Securities Included In Net Income, Net of Tax Other Comprehensive Income Loss, Reclassification Adjustment For Sale Or Write Down Of Securities Included In Net Income, Net of Tax Noncash investing and financing activities: Cash Flow, Noncash Investing and Financing Activities Disclosure [Abstract] Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items] Financing Receivable, Credit Quality Indicator [Line Items] Proceeds from repayments, maturities and redemptions Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-Sale Multifamily residential Multifamily Residential [Member] Multifamily Residential [Member] Combination: Principal Forgiveness/ Rate Reduction/ Term Extension PrincipalForgiveness/RateReduction/TermExtensionMember [Member] PrincipalForgiveness/RateReduction/TermExtensionMember Weighted Average Weighted Average [Member] Repurchase of common stock pursuant to the stock repurchase program Stock Repurchased During Period, Value Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member] Schedule of Available-for-sale Debt Securities Debt Securities, Available-for-Sale [Line Items] Asset Pledged as Collateral Asset Pledged as Collateral [Member] Available-for-sale debt securities fair value, Total Debt Securities, Available-for-Sale, Unrealized Loss Position Gross charge-offs Financing Receivable, Allowance for Credit Loss, Writeoff CASH AND CASH EQUIVALENTS, BEGINNING OF PERIOD CASH AND CASH EQUIVALENTS, END OF PERIOD Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Equity securities Equity Securities, FV-NI, Current Total unrecognized compensation cost Share-Based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Amount Combination: Rate Reduction/ Payment Delay Rate Reduction And Payment Delay [Member] Rate Reduction And Payment Delay Impairment on other real estate owned (â€œOREOâ€) and other foreclosed assets Impairment of Real Estate Natural gas Natural Gas [Member] Fair value of property Valuation Technique, Fair Value Of Valuation Technique, Fair Value Of Property, Selling Cost [Member] Valuation Technique, Fair Value Of Property, Selling Cost Treasury stock, shares (in shares) Treasury Stock, Common, Shares Loans held-for-investment Loans Receivable [Member] Forgone Recovery due to Disqualification of Tax Benefits, Amount Forgone Recovery due to Disqualification of Tax Benefits, Amount Impact of ASU 2022-02 adoption Financing Receivable Allowance For Credit Loss Excluding Accrued Interest Impact of Adoption Financing Receivable Allowance For Credit Loss Excluding Accrued Interest Impact of Adoption Purchases Payments to Acquire Finance Receivables Number of shares (in shares) Asset Acquisition, Contingent Consideration, Number of Shares Number of PRSU shares granted from contingent consideration in asset acquisition. Vested (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Weighted Average Grant Date Fair Value Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] After Five Years through Ten Years Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Schedule Of Restricted Equity Securities Schedule Of Restricted Equity Securities [Table Text Block] Schedule of Restricted Equity Securities [Table Text Block] Security Exchange Name Security Exchange Name 30 - 89 Days Past Due Financing Receivables 30 To 89 Days Past Due [Member] Financing Receivables 30 To 89 Days Past Due Securities Purchased under Agreements to Resell Gross Amounts Not Offset [Abstract] Assets Purchased under Agreements to Resell Gross Amounts Not Offset [Abstract] No definition required. Net unrealized gains (losses) on AFS debt securities arising during the period OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment and Tax Financing Receivable, Credit Quality Indicator [Table] Financing Receivable, Credit Quality Indicator [Table] Gross Unrealized Gains Debt Securities, Available-for-Sale and Held-to-Maturity, Cumulative Unrecognized Gain Shares Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Number of Shares [Roll Forward] Equity method investment, difference between carrying amount and underlying equity Equity Method Investment, Difference Between Carrying Amount and Underlying Equity Compensation and employee benefits Labor and Related Expense Forgone Recovery, Explanation of Impracticability Forgone Recovery, Explanation of Impracticability [Text Block] Total Other Commitment Schedule of Debt Securities, Available-for-Sale Debt Securities, Available-for-Sale [Table Text Block] Proceeds Proceeds from FHLBank Borrowings, Financing Activities Stockholders' Equity and Earnings Per Share [Abstract] Stockholders' Equity and Earnings Per Share [Abstract] Stockholders' Equity and Earnings Per Share [Abstract] Fair Value, Measurements, Nonrecurring Fair Value, Nonrecurring [Member] Net charge-offs Total net (charge-offs) recoveries Financing Receivable, Allowance for Credit Loss, Writeoff, after Recovery Goodwill and Intangible Assets Disclosure [Abstract] Goodwill and Intangible Assets Disclosure [Abstract] Net change Other Comprehensive Income (Loss), Tax, Portion Attributable to Parent After Five Years through Ten Years Debt Securities, Available-for-Sale, Weighted Average Yield, Maturity, after Year 5 Through 10 Common stock, shares issued (in shares) Common Stock, Shares, Issued Gross Amounts Â NotÂ OffsetÂ onÂ the Collateral Received Security Purchased under Agreement to Resell, Subject to Master Netting Arrangement, Collateral, Obligation to Return Security Not Offset Federal Housing Administration Loan Federal Housing Administration Loan [Member] Available-for-sale debt securities, Gross Unrealized Loss, Total Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss Net derivative liabilities Net derivative liabilities Derivative Liability Insider Trading Policies and Procedures Adopted Insider Trading Policies and Procedures Adopted [Flag] Premises and equipment, accumulated depreciation Accumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment Commitments to Extend Credit Commitments to Extend Credit [Member] Repayment Repayments of Repurchase Agreement Repayments of Repurchase Agreement Common stock, shares authorized (in shares) Common Stock, Shares Authorized Converted to term loan Financing Receivable, Amount Converted to Term Loans Financing Receivable, Amount Converted to term loans Expire After Five Years Guarantor Obligations, Maximum Exposure, Undiscounted, Expire After Year Five Guarantor Obligations, Maximum Exposure, Undiscounted, Expire After Year Five Government National Mortgage Association (GNMA) Government National Mortgage Association (GNMA) [Member] Other comprehensive income (loss), net of tax: Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent [Abstract] Loans transferred to OREO and other foreclosed assets Transfer of financing receivables to foreclosed assets Transfer of financing receivables to foreclosed assets Long-Term Debt, Type [Axis] Long-Term Debt, Type [Axis] Fair Value, Net Derivative Asset (Liability) Measured on Recurring Basis, Unobservable Input Reconciliation [Table] Fair Value, Net Derivative Asset (Liability) Measured on Recurring Basis, Unobservable Input Reconciliation [Table] Investments in Tax Credit and Other Investments, Net [Table] Investments in Tax Credit and Other Investments, Net [Table] Investments in Tax Credit and Other Investments, Net [Table] Common stock, shares held (in shares) Common Stock, Shares Held, Shares Common Stock, Shares Held, Shares Balance Sheet Location [Axis] Statement of Financial Position Location, Balance [Axis] Loans sold in secondary market Loans Sold In Secondary Market [Member] Loans Sold In Secondary Market [Member] Hedging Designation [Domain] Hedging Designation [Domain] Deferred income tax (benefit) expense Deferred Income Tax Expense (Benefit) Gains (losses) reclassified from AOCI into earnings: Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, before Tax Accounting Standards Update 2023-02 Accounting Standards Update 2023-02 [Member] Other comprehensive income (loss) Other comprehensive income (loss) Other Comprehensive Income (Loss), Net of Tax, Portion Attributable to Parent Fair Value, Measurements, Recurring Fair Value, Recurring [Member] Nonperforming Financial Instruments Nonperforming Financial Instruments [Member] Schedule of Financing Receivable, Modified, Payment Performance Financing Receivable, Modified, Past Due [Table Text Block] Available-for-sale debt securities, 12 Months or More, Fair Value Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer Stockholders' Equity and Earnings Per Share [Line Items] Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Purchased Loans Receivable, Purchased [Member] Loans Receivable, Purchased [Member] Long-term debt Long-Term Debt Pension Adjustments Prior Service Cost Pension Adjustments Prior Service Cost [Member] Loans held-for-investment Total Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss Schedule Of Composition Of Loans Held-For-Investment Schedule Of Financing Receivables, Carrying Amount [Table Text Block] Schedule Of Financing Receivables, Carrying Amount [Table Text Block] Fair Value, by Balance Sheet Grouping [Table] Fair Value, by Balance Sheet Grouping [Table] After One Year through Five Years Debt Securities, Held-to-Maturity, Weighted Average Yield, Maturity, after Year One Through Five Pension Benefits Adjustments, Footnote Pension Benefits Adjustments, Footnote [Text Block] Total Shareholder Return Vs Peer Group Total Shareholder Return Vs Peer Group [Text Block] Average price (in dollars per share) Shares Acquired, Average Cost Per Share Criticized (nonaccrual) Criticized (Nonaccrual) [Member] Criticized (Nonaccrual) Schedule of the Gross Realized Gains and Tax Expense, Available-for-Sale Schedule of Realized Gain (Loss) [Table Text Block] Increase (decrease) in value of assets Assets, Fair Value Adjustment Derivative, nonmonetary notional amount, energy measure Derivative, Nonmonetary Notional Amount, Energy Measure Vested (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period Total debt securities Debt Securities, Available-for-Sale and Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss [Abstract] Loans held-for-sale: Loans Held for Sale, Operating [Abstract] Loans Held for Sale, Operating [Abstract] Loan commitments Loan Origination Commitments [Member] Derivative Derivative Instrument Detail [Abstract] Equity Method Accounting and Other [Abstract] Amortization Equity Method Accounting and Other [Abstract] Amortization Equity Method Accounting and Other Accounting Policies [Abstract] Accounting Policies [Abstract] LIABILITIES Liabilities [Abstract] Current Fiscal Year End Date Current Fiscal Year End Date PEO Name PEO Name FHLB stock Federal Home Loan Bank Stock Time deposits Time Deposits Vesting [Axis] Vesting [Axis] Award Type [Domain] Award Type [Domain] Loan Restructuring Modification [Domain] Loan Restructuring Modification [Domain] Net unrealized losses arising during the period Other Comprehensive Income (Loss) before Reclassifications, Tax Weighted Average Yield Debt Securities, Held-to-Maturity, Weighted Average Yield, Maturity [Abstract] Compensation Actually Paid vs. Company Selected Measure Compensation Actually Paid vs. Company Selected Measure [Text Block] Commercial Letters of Credit Commercial Letters Of Credit [Member] Commercial Letters Of Credit [Member] Non-PEO NEO Non-PEO NEO [Member] Net unrealized gains (losses) arising during the period Net unrealized losses arising during the period OCI, before Reclassifications, Net of Tax, Attributable to Parent Gross recoveries Financing Receivable, Allowance for Credit Loss, Recovery Hedging

Relationship [Axis] Hedging Relationship [Axis] Short-Term Debt [Line Items] Short-Term Debt [Line Items] Accounting Pronouncements New Accounting Pronouncements, Policy [Policy Text Block] Total Financing Receivable, Excluding Accrued Interest, Modified in Period, Amount Class of Stock [Axis] Class of Stock [Axis] Name Measure Name Entity Interactive Data Current Entity Interactive Data Current Proceeds from sales Proceeds from Sale of Debt Securities, Available-for-Sale Affordable housing partnership, tax credit and CRA investments Payments for (Proceeds from) Qualified Affordable Housing Partnerships and Other Tax Credit Investments The net cash outflow or inflow for the increase (decrease) in investments in qualified affordable housing partnerships and other investments that qualify for Community Reinvestment Act (CRA) credits or other types of tax credits. New Accounting Pronouncements or Change in Accounting Principle [Line Items] New Accounting Pronouncements or Change in Accounting Principle [Line Items] Schedule Of The Net (Losses) Gains Recognized On The Companyâ€™s Consolidated Statement of Income Related To Derivatives Not Designated as Hedging Instruments Gains (Losses) On Derivatives Not Designated As Hedging Instruments Under GAAP [Table Text Block] Gains (Losses) On Derivatives Not Designated As Hedging Instruments Under GAAP Schedule Of Financial Assets (Liabilities) Measured At Fair Value On a Recurring Basis Schedule of Fair Value, Assets and Liabilities Measured on Recurring Basis [Table Text Block] Affordable housing partnership, tax credit and CRA investments, net: Equity Securities, FV-NI and without Readily Determinable Fair Value [Abstract] Stock compensation costs Share-Based Payment Arrangement, Noncash Expense Liabilities - Unfunded Commitments Investments in Tax Credit and Other Investments, Net, And Related Unfunded Commitments [Abstract] Investments in Tax Credit and Other Investments, Net, And Related Unfunded Commitments Derivative liabilities - Fair value Gross amounts recognized Derivative Liability, Fair Value, Gross Liability Including Not Subject to Master Netting Arrangement Gross write-offs year 2 Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year, Writeoff Public Companies Equity, Public Companies [Member] Equity, Public Companies [Member] Netting adjustments Derivative Liability, Fair Value, Gross Asset and Right to Reclaim Cash, Offset Interest rate short-term borrowings Debt Instrument, Interest Rate, Stated Percentage Investments in Qualified Affordable Housing Partnerships, Tax Credit and Other Investments, Net and Variable Interest Entities [Abstract] Investments in Qualified Affordable Housing Partnerships, Tax Credit and Other Investments, Net and Variable Interest Entities [Abstract] Investments in Qualified Affordable Housing Partnerships, Net [Abstract] SUPPLEMENTAL CASH FLOW INFORMATION: Supplemental Cash Flow Information [Abstract] Equity securities Equity Securities Fairvalue Other Assets Equity Securities Fairvalue Other Assets Total noninterest income Noninterest income (loss) Noninterest Income PAM - Affordable housing partnership investments Investment Program, Proportional Amortization Method, Elected, Income Tax Credit and Other Income Tax Benefit, before Amortization Expense Equity securities Equity Securities, FV-NI Net income Net Income (Loss) Available to Common Stockholders, Diluted Number of instruments held Derivative, Number of Instruments Held Schedule Of Loans Held-For-Investment By Loan Portfolio Segments, Internal Risk Ratings, Gross Write-Offs And Vintage Year Financing Receivable Credit Quality Indicators [Table Text Block] Total deposits Deposits Forwards and spot Forward And Spot [Member] Forward And Spot Number of reportable segments Number of Reportable Segments TOTAL Liabilities and Equity Rule 10b5-1 Arrangement Terminated Rule 10b5-1 Arrangement Terminated [Flag] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] Customer-related positions: Not Designated as Hedging Instrument, Trading [Member] Hedging Designation [Axis] Hedging Designation [Axis] Performance-based RSUs Performance Based Restricted Stock Units [Member] Performance Based Restricted Stock Units CRE Commercial Real Estate [Member] Derivatives Derivative Instruments and Hedging Activities Disclosure [Text Block] Repayments of subordinated debt Repayments of Subordinated Debt Schedule of Activity for Time-Based and Performance-Based Restricted Stock Units Share-Based Payment Arrangement, Restricted Stock and Restricted Stock Unit, Activity [Table Text Block] Collars and corridors Collars and Corridors [Member] Collars and Corridors [Member] Gross write-offs Prior Financing Receivable, Originated, More than Five Years before Current Fiscal Year, Writeoff Underlying Security Market Price Change Underlying Security Market Price Change, Percent Measurement Input Type [Axis] Measurement Input Type [Axis] Individual: Individual [Axis] AOCI, Net of Tax AOCI Attributable to Parent [Member] Fair Value Debt Securities, Available-for-Sale and Held-to-Maturity, Fair Value Statement [Line Items] Statement [Line Items] Measurement Input Type [Domain] Measurement Input Type [Domain] Expire After Three Years Through Five Years Guarantor Obligations, Maximum Exposure, Undiscounted, Expire In Years Four Through Five Guarantor Obligations, Maximum Exposure, Undiscounted, Expire In Years Four Through Five Equity Method Accounting and Other [Abstract] PAM Equity Method Accounting and Other [Abstract] PAM Equity Method Accounting and Other Compensation Actually Paid vs. Total Shareholder Return Compensation Actually Paid vs. Total Shareholder Return [Text Block] Foreign exchange income Foreign exchange income Foreign exchange income Beginning balance Ending balance Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Liability Value Allowance for Credit Losses Credit Loss, Financial Instrument [Policy Text Block] Schedule Of Reconciliation Of The Beginning And Ending Balances Of Equity Contracts Measured At Fair Value On a Recurring Basis Using Significant Unobservable Inputs (Level 3) Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table Text Block] Junior Subordinated Debt Junior Subordinated Debt [Member] Minimum Minimum [Member] Other consumer Other Consumer [Member] Class of financing receivable related to consumer loans, except for residential single-family loans and HELOCs Adoption Date Trading Arrangement Adoption Date Affordable housing partnership, tax credit and Community Reinvestment Act (â€œCRAâ€) investments, net Total affordable housing partnership, tax credit and CRA investments, net Investments in Qualified Affordable Housing Partnerships, Tax Credit and Other Investments, Net Represents the net amount of investments in the projects that qualify for Community Reinvestment Act (CRA) credits or other types of tax credits. Loans Modified Financing Receivable, Modified [Line Items] Financing Receivable, Modified [Line Items] After Five Years through Ten Years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Residential real estate properties Residential Real Estate [Member] Segments [Axis] Segments [Axis] Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member] Derivative Instrument [Axis] Derivative Instrument [Axis] HELOCs Home Equity Line of Credit [Member] Distributions received from equity method investees Proceeds from Equity Method Investment, Distribution, Return of Capital Exercise Price Award Exercise Price Total CRE Total Commercial Real Estate [Member] Total Commercial Real Estate [Member] Arrangement Duration Trading Arrangement Duration Schedule Of Components Of Other Comprehensive Income (Loss), Reclassifications To Net Income And The Related Tax Effects Comprehensive Income (Loss) [Table Text Block] Interest-bearing deposits with banks Proceeds from (Payments for) in Interest-Bearing Deposits in Banks Schedule Of Pre-Tax Changes In AOCI From Cash Flows Hedges Schedule of Cash Flow Hedges Included in Accumulated Other Comprehensive Income (Loss) [Table Text Block] Commitment to lend Financing Receivable, Modified, Commitment to Lend Goodwill Goodwill and Intangible Assets Disclosure [Text Block] Net (gains) losses on AFS debt securities Debt and Equity Securities, Realized Gain (Loss) Financing Receivable, Modified, Subsequent Default Financing Receivable, Modified, Subsequent Default Amortized cost Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date [Abstract] Fair value of collateral Valuation Technique, Fair Value Of Collateral, Contract Value [Member] Valuation Technique, Fair Value Of Collateral, Contract Value [Member] STOCKHOLDERSâ€™ EQUITY Equity, Attributable to Parent [Abstract] Available-for-sale debt securities, Less than 12 Months, Fair Value Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months NONINTEREST INCOME Noninterest Income [Abstract] Derivative Asset, Statement of Financial Position [Extensible Enumeration] Derivative Asset, Statement of Financial Position [Extensible Enumeration] Term Extension Extended Maturity [Member] Redemption of trust preferred securities Proceeds From Redemption of Trust Preferred Securities Proceeds From Redemption of Trust Preferred Securities Material Terms of Trading Arrangement Material Terms of Trading Arrangement [Text Block] All Individuals All Individuals [Member] Combination: Rate Reduction/ Term Extension Extended Maturity and Interest Rate Reduction [Member] Non-agency mortgage-backed securities Non-Agency Mortgage Backed Securities [Member] Non-Agency Mortgage Backed Securities Gross Unrealized Losses Debt Securities, Held-to-Maturity, Accumulated Unrecognized Loss OREO, measurement input Other Real Estate Owned, Measurement Input Guarantor obligation, maximum potential future payment [Abstract] Guarantor Obligations, Maximum Potential Future Payments [Abstract] Guarantor Obligations, Maximum Potential Future Payments Loans held-for-investment, net Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss Net gains on sales of OREO and other foreclosed assets Gain (Loss) on Sale of Assets and Asset Impairment Charges Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Single Family Residential Single Family Residential Single Family Residential [Member] Single Family Residential [Member] Allowance for unfunded credit reserves Allowance For Unfunded Credit Reserves [Roll Forward] Allowance For Unfunded Credit Reserves [Roll Forward] Individual analysis of each investment Valuation Technique, Individual Analysis [Member] Valuation Technique, Individual Analysis [Member] Gross Unrealized Gains Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax Accrued interest payable Interest Payable Proceeds from issuance pursuant to various stock compensation plans and agreements Proceeds, Issuance of Shares, Share-Based Payment Arrangement, Including Option Exercised Amortization of premiums (accretion of discount), net Accretion Amortization of Discount and Premiums, Net Accretion of discount and amortization of premiums related to investment securities, loans receivables, and borrowings. Schedule Of Gains and Losses On Derivative Instruments Qualified And Designated In Net Investment Hedges Schedule of Derivative Instruments, Gain (Loss) Of Net Investment Hedges [Table Text Block] Schedule of Derivative Instruments, Gain (Loss) Of Net Investment Hedges [Table Text Block] Computer software and data processing expenses Information Technology and Data Processing Federal Reserve Bank of San Francisco (âŒFRBSFâ€) stock Federal Reserve Bank Stock Other Other Operating Segment [Member] Other Commitments [Domain] Other Commitments [Domain] Restricted equity securities Dividend Income, Investments in Federal Home Loan Bank and Federal Reserve Bank Stock Dividend income derived from investments in Federal Home Loan Bank and Federal Reserve Bank stock. Within One Year Debt Securities, Held-to-Maturity, Weighted Average Yield, Maturity, Year One Financing Receivable, Troubled Debt Restructuring [Table] Financing Receivable, Modified [Table] Tax credit and CRA investments Tax credit and CRA investments [Member] Tax credit and CRA investments Taxable interest Interest Income, Securities, Operating, Taxable Carrying Value (1) Guarantor Obligations, Current Carrying Value HTM securities allowance for credit loss Debt Securities, Held-to-Maturity, Allowance for Credit Loss Originations and purchases Payment for Origination and Purchase, Loan, Held-for-Sale InterestÂ Rates Federal Home Loan Bank, Advance, Branch of FHLBank, Interest Rate Derivative Liability, Including Not Subject to Master Netting Arrangement, after Offset and Deduction, Total Derivative Liability, Including Not Subject to Master Netting Arrangement, after Offset and Deduction Interest expense (for cash flow hedges on borrowings) Interest Expense [Member] Repurchased by company (in shares) Stock Repurchased During Period, Shares Number of available-for-sale debt securities in an unrealized loss position Debt Securities, Available-for-Sale, Unrealized Loss Position, Number of Positions Valuation Approach and Technique [Axis] Valuation Approach and Technique [Axis] Net change in accrued interest receivable and other assets Increase (Decrease) in Other Operating Assets Cumulative Effect, Period Of Adoption [Domain] Cumulative Effect, Period of Adoption [Domain] Real Estate [Domain] Real Estate [Domain] Tax credits and CRA investments Tax Credit and CRA Investments, Commitment Amount of commitment or contingent commitments to investments in certain limited partnerships that qualify for Community Reinvestment Act (CRA) credits or other types of tax credits. Schedule of Affordable Housing, Tax Credit and CRA Investments, Net and Related Unfunded Commitments Schedule of Affordable Housing and Tax Credits and CRA Investments and Unfunded Commitments [Table Text Block] Schedule of Affordable Housing and Tax Credits and CRA Investments and Unfunded Commitments [Table Text Block] Share Repurchase Program [Domain] Share Repurchase Program [Domain] Increase in allowance for credit losses Financing Receivable And Off Balance Sheet Credit Loss Allowance, Period Increase (Decrease) Financing Receivable And Off Balance Sheet Credit Loss Allowance, Period Increase (Decrease) Commitments and Contingencies Commitments and Contingencies Disclosure [Text Block] Measure: Measure [Axis] Asset Class [Domain] Asset Class [Domain] Issuance of common stock pursuant to various stock compensation plans and agreements (in shares) Stock Issued During Period, Shares, New Issues Swaps Swap [Member] Entity Emerging Growth Company Entity Emerging Growth Company Long-term debt and lease liabilities: Long-Term Debt and Lease Obligation [Abstract] Gross write-offs Gross Writeoff [Member] Gross Writeoff RPAs Short [Member] Loans Sold or Securitized with Recourse Guarantee Obligations [Member] Resale Agreements Offsetting Securities Purchased under Agreements to Resell [Abstract] Non-GAAP Measure Description Non-GAAP Measure Description [Text Block] Weighted-Average Interest Rate Reduction Interest Rate Below Market Reduction [Member] Tax credit and CRA Investments Tax credit and CRA Investments, Tax Credits And Other Tax Benefits, Amount Tax credit and CRA Investments, Tax Credits And Other Tax Benefits, Amount Investments in Tax Credit and Other Investments, Net [Line Items] Investments in Tax Credit and Other Investments, Net [Line Items] Investments in Tax Credit and Other Investments, Net [Line Items] Equity Component [Domain] Equity Component [Domain] Net interest income after provision for credit losses Interest Income (Expense), after Provision for Loan Loss Balance Sheet Offsetting Balance Sheet Offsetting Policy [Policy Text Block] Balance Sheet Offsetting Policy Total interest and dividend income Interest and Dividend Income, Operating Additional 402(v) Disclosure Additional 402(v) Disclosure [Text Block] Entity Shell Company Entity Shell Company Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code Restricted equity securities, at cost Total restricted equity securities Federal Home Loan Bank Stock and Federal Reserve Bank Stock Proceeds from repayments, maturities and redemptions Proceeds from Maturities, Prepayments and Calls of Held-to-Maturity Securities Accruing Loans 30-59Â Days PastÂ Due Financial Asset, 30 to 59 Days Past Due [Member] Standby Letters of Credit Standby Letters of Credit [Member] Statement [Table] Statement [Table] Counterparty Name [Axis] Counterparty Name [Axis] Measurement Frequency [Domain] Measurement Frequency [Domain] Current, Past Due or Nonaccrual Loans Financing Receivable, Past Due [Line Items] Interest Interest Paid, Excluding Capitalized Interest, Operating Activities LevelÂ 1 LevelÂ 1 Fair Value, Inputs, Level 1 [Member] Year 2 Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year Loans Sold or Securitized With Recourse Loans Sold or Securitized With Recourse [Member] Loans Sold or Securitized With Recourse [Member] Statement of Cash Flows [Abstract] Statement of Cash Flows [Abstract] AFS debt securities: Available-for-Sale Securities, Debt Maturities [Abstract] Interest-bearing cash and deposits with banks Interest Income, Deposits with Financial Institutions Original maturity (in years) Derivative, Original Maturity Period Derivative, Original Maturity Period Modification as a % of Loan Class Financing Receivable, Excluding Accrued Interest, Modified in Period, to Total Financing Receivables, Percentage Schedule of Long-Term Debt Instruments [Table] Schedule of Long-Term Debt Instruments [Table] Commercial Banking Commercial Banking [Member] A component of an entity for which there is an accounting requirement to report separate financial information on that component in the entity's financial statements. Other assets Financial assets: Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Adjustments for New Accounting Pronouncements [Axis] Accounting Standards Update [Axis] Short-term borrowings Other Short-Term Borrowings Net unrealized losses, net of tax, recorded in AOCI expected to be reclassified into earnings during next 12 months Interest Rate Cash Flow Hedge Gain (Loss) to be Reclassified During Next 12 Months, Net Repayment Payments of FHLBank Borrowings, Financing Activities Accumulated Other Comprehensive Income (Loss) [Table] Accumulated Other Comprehensive Income (Loss) [Table] Other Commitments [Axis] Other Commitments [Axis] Equity securities without readily determinable fair values Equity Securities without Readily Determinable Fair Value, Amount After Five Years through Ten Years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Debt securities Total interest income on debt securities Interest Income, Debt Securities, Operating Organization, Consolidation and Presentation of Financial Statements [Abstract] Organization, Consolidation and Presentation of Financial Statements [Abstract] Net change in short-term borrowings Proceeds from (Repayments of) Short-Term Debt Net cash provided by financing activities Net Cash Provided by (Used in) Financing Activities FHLB advances: Proceeds from Issuance of Long-Term Debt [Abstract] Net realized (gains) losses on AFS debt securities reclassified into net income Other Comprehensive Income Loss, Reclassification Adjustment For Sale Or Write Down Of Securities Included In Net Income, Before Tax Other Comprehensive Income Loss, Reclassification Adjustment For Sale Or Write Down Of Securities Included In Net Income, Before Tax Loss Contingency Nature [Axis] Loss Contingency Nature [Axis] Entity Registrant Name Entity Registrant Name Non-agency commercial mortgage-backed securities Commercial Mortgage-Backed Securities [Member] Derivative liabilities Offsetting Derivative Liabilities [Abstract] Adjustment to Non-PEO NEO Compensation Footnote Adjustment to Non-PEO NEO Compensation Footnote [Text Block] Depreciation and amortization Depreciation, Depletion and Amortization Foreign currency translation adjustments Other Comprehensive Income (Loss), Foreign Currency Transaction and Translation Adjustment, Net of Tax, Portion Attributable to Parent Fair Value as of Grant Date Award Grant Date Fair Value Net change in deposits Increase (Decrease) in Deposits Amortization of unrealized losses on transferred securities OCI, Debt Securities, Available-for-Sale, Transfer to Held-to-Maturity, Adjustment from AOCI for Amortization of Gain (Loss), after Tax LevelÂ 2 LevelÂ 2 Fair Value, Inputs, Level 2 [Member] Issuance of common stock pursuant to various stock compensation plans and agreements Stock Issued During Period, Value, New Issues Total Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date Restatement Determination Date: Restatement Determination Date [Axis] Title of each class Title of 12(b) Security Common stock, $0.001 par value, 200,000,000 shares authorized; 169,882,407 and 169,372,230 shares issued Common Stock, Value, Issued Total Debt Securities, Held-to-Maturity, Weighted Average Yield Total Accruing PastÂ Due Loans Financial Asset, Past Due [Member] Share-based Payment Arrangement [Abstract] Share-Based

Payment Arrangement [Abstract] OREO Other Real Estate Owned [Member] Represents other real estate owned. Netting adjustments Derivative Asset, Fair Value, Gross Liability and Obligation to Return Cash, Offset Interest-bearing cash with banks Interest-Bearing Deposits in Banks and Other Financial Institutions After Ten Years Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 CASH FLOWS FROM FINANCING ACTIVITIES Net Cash Provided by (Used in) Financing Activities [Abstract] Valuation Approach and Technique [Domain] Valuation Approach and Technique [Domain] BASIC (in dollars per share) Basic EPS (in dollars per share) Earnings Per Share, Basic Securities purchased under resale agreements (â€œresale agreementsâ€) Net Amounts of Assets Presented on the Consolidated Balance Sheet Securities Purchased under Agreements to Resell Derivative liability granted number of shares Derivative, Underlying Investment, Shares Award Timing MNPI Disclosure Award Timing MNPI Disclosure [Text Block] AFS debt securities: Available for Sale Investment Securities [Abstract] Available for Sale Investment Securities [Abstract] Aggregate Pension Adjustments Service Cost Aggregate Pension Adjustments Service Cost [Member] Schedule of Goodwill [Table] Goodwill [Table] Share Repurchase Program [Axis] Share Repurchase Program [Axis] Credit Quality Indicators Concentration Risk, Credit Risk, Policy [Policy Text Block] Distributions received in equity method investees Proceeds from Equity Method Investment, Distribution Granted (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period HTM debt securities, fair value Fair Value Debt Securities, Held-to-Maturity, Fair Value Less: Master Netting Arrangements Less: Master netting agreements Derivative Liability, Subject to Master Netting Arrangement, Asset Offset Financing Receivable Allowance for Credit Losses Financing Receivable, Allowance for Credit Loss [Line Items] Total Debt Securities, Held-to-Maturity, Maturity, Allocated and Single Maturity Date, Fair Value Foreign exchange income Foreign Currency Gain (Loss) [Member] Stock Compensation Plans Share-Based Payment Arrangement [Text Block] Net deferred loan fees net unamortized premiums Financing Receivable, Unamortized Loan Cost (Fee) and Purchase Premium (Discount) Resale agreements Interest Income, Assets Purchased under Agreements to Resell Interest Income, Assets Purchased under Agreements to Resell Entity Address, City or Town Entity Address, City or Town Allowance for loan losses Allowance for loan losses for loans, start of period Allowance for loan losses, end of period Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Less: Master Netting Arrangements Less: Master netting agreements Derivative Asset, Subject to Master Netting Arrangement, Liability Offset Securities Insured or Guaranteed by Government Authorities [Domain] Securities Insured or Guaranteed by Government Authorities [Domain] Securities Insured or Guaranteed by Government Authorities [Domain] Investments, Debt and Equity Securities [Abstract] Investments, Debt and Equity Securities [Abstract] Life time loss rate, period span Reasonable and Supportable Forecase Period, Life Time Loss Rate, Period Reasonable and Supportable Forecast Period, Life Time Loss Rate, Period Accumulated Other Comprehensive Income (Loss) Comprehensive Income (Loss) Note [Text Block] Forfeited (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeited in Period Loss Contingencies [Table] Loss Contingencies [Table] Allowance for loan losses Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] LCH London Clearing House/Chicago Mercantile Exchange [Member] London Clearing House/Chicago Mercantile Exchange Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year Dividends or Other Earnings Paid on Equity Awards not Otherwise Reflected in Total Compensation for Covered Year [Member] Current Accruing Loans Financial Asset, Not Past Due [Member] Noninterest-bearing Noninterest-Bearing Deposit

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M>G'I7TY_P3T_X2#_(0_Q#]K\S^S/{0A^P[L[?.V-YVW\/*S7K'C;X"?"#XB MZL_=\8>!K6[O &N5DDB=\=_YC9=^!Q\V>.*Z30M T7PQI,.A>'=+@LK.W7; M#;6T81$'L! {\D]SS7SO"OAQC^:'>)7F%?$*4(W+:_-+ET3NOW5NM]&[M(\G(^ M$,5E6V]W?3WNG6^[U+=>^\ [2/A'XQ^>)&+FZGX#\$:#KNG:=8R M>98ZW%%,))G=22(Y2!D*B@-D'YG Z\^P5R7B_1_C&_C&SUOP)XNTI-*2W$=[MHNJ61(=]Q)D65!O!P0,=!MS@YK]"X@P<96=[^]I9.S:LW MY,^KS7#QQ6#=*7-9M?!;:^^^O1==WY'/_+,/C[1_&'AG4=`M_AU9^%M3TB_\ MK6=*L+}8(O-9<"0* ""0A!!R1LZD8KJ;B/920^%]3U?1O $7B#49+!K=;)V0 M&6/#':2_\.225')S6/XC^%/BB;POXA;P;XO32O$OB&[AN+K5H(2BKY:HBQJ M2RKL3&{})+,>^!+%X?\ CKI&N6%Q9>.-(U/3DTN&WO[34K,Q:XJP3E MCSM/ S@=#O7G899AALMC@<32G)6]I"-/2\I)/E>,FC'E>,/V0M7\%7/AY[B,2?&K3 M-OI^}('5KH10/(%("X#(156&5:.,'J QR_@GXLT71A @L?X@7XL_,4?!'B M+Q3X7-KX,CAN8)+:[CCB,DUU,81MD>5+9]K*Q"%"C O\PZC]DCX'?&C1OV9/ M$%M^S1\4M*\,>,_0^({ZQJNZMHBW%KJ"M$C26C(=S0Q'9]"D\3^%-!N-.T.Q\ QS?9,>2XXN+DR38=V9,HB; M0$5GR7+ KY-#)LQC@\OPXA;>'E3DWRPY15TU>[;G&+;TLN=W5UJN"EEV+6' MPE!QM*BX-NT>5I73UU:DH1M.9]5JQG+QY_J34^,/B'5_&'@"W\0:2(VFL(,)W,6-QN \JA"#L93/JB)PD/WO,,,CE42 /(6 N!7KWQ}^'GC3XM M>$[;X,>'M<@TS1M7OEA\8WHN)$NVTO:3+,VVU2 \V%A9RR[(Y)&7+!17#?M2 M_LDWGQ=U+X6>+_AE=Z;INH?"GQ7;.GI6D7A:"RNK1&BWVNZ\),/VPH$8(X7! M&W!R.NKD<\L]K/+J;=G%VD[\S4FTDM+JFI2FEJY3Y5?W;/HGELL'SRPD+VY7 M9]7S7T\H)N2[RMKH>C?!?XW?#CX_^#/^$Z^&.N&\LH[V:RNXY86BFM+J{{98 M9BV*.I(R.A!!!()ZVO&/V(/V7-4_99^'K+:XE\06VHZUXI\6WOB#6&L-W MV:WRGV(82X5G15C7YV52Q)X P!{/7U&65<;6R^G/&04:K7O)=\'^/W7=MCVL M%/$U,\ T"V72K58+6T@2&VA3I'&H" MJH]@ !5:,Q5H,'B>#P8]_G4[BS> [CM4B=B(58*78@%4&Y@!N(W'(&<'&A7E0 MRO#X*LZ\.7)*HKWM,F5WJO)N^'VC=^HZ6'PM.K*I3BE}[M??^M_G<***YSXC_M !=^&WPCTV/5?B XOM=+BF8K LVYI)2.NR_7;&1G .,C/6N_"83%X_$1P^& MIRJ5):*,4Y2?HE=OY&U2I3I0F^_P'7.#C(&<''2NCHQ>$Q> Q$L/B:?^"@7_(\.?\ 7Y<_ M^@)0!\PT444 %%%% !1110 4444 %%%% 'VA^QE_R033O^ORY_\ 1K5ZI7E? M[&7__"033O\K\N?_1K5ZI0 4444 %%%% !1110 4444 M %%%% !1110 4444 M %%%% 'SU^TQ^Q!J_P_8_&>N?%CPM^TG\1_"U_?^ZZ[A[E;#31?"NLK;VUVL"RF. M-QMRP+2OP3CYVZ9->*? L22"O]KG]B?\ 8-\2^{]%^%FMZ_XZN=91M\A[JU-MK6]I$)@C3PQQMG+I(7=5;+&-?2OHO\.[T?]KK7_"5Y%^S+\6_#?@(:,I,E M[/X@UK24O+I90Y%NJRYBMH@J[GF=)2=X 4;6)P_^"8OQ{^.? [2O{(>A?%C] MH/0$M-."\CL_LXU.T5@(KL1# 3?EA\H"MLW* & K#$>'&'J8%\2X?$1 MC.+E3<8R?/&59_J?+*+@}(2:49.WVHI[?.U:GXC\,?#}\B^(&K>$HH8/#VG-]HDL 2NXTB8!UX98 M))69GZ,8B>E)K%IXO_9'98T?PW\#?@[<>/+OPEI5C\&@<66HH:2W42!(Y9@ MS*V7^(5"DL2:X/JL33/^"EOB_XJ:,X? *8D\6^$_#/^RT10==:U?Q, CI=W6D MDT@$40<5OOS\ NXXU8D%_? 9)! \\_9O_:D_:G^'W[_QO\ CC^U]\5_#FO2 M>!-=NM"\.W6EV$=M827UJ(]=ED6&)Y(WNYHH=S+P87P/7Z6EX>XS'9=_:.'Q MU.56<:=,(RO6BZD^5/E]FX.*Q*H M[_*%D;?O8,%1653F0@?,GQ"U3Q+9Z/I?@ZQDDU/4IQ;6USY!>*RR"6N)3T" MHH) /WFVJ.M>J?L@>?^"@7QIU^7Q=XV_;H^#/COP%I^GW9\0Z;X "37[,;. M00QLK6,30 R,22Q4E5(YR/BSQ3^U-\5],U+7_%5C_JVNB_$#R#P[%X=.G&5N M+7;,'8L5\SS7*!@VT8QM(KOPWAA)FJQN)R_"XFE.LU&52<7*/O3:IJ-G3BXS M-2=VN57YG+H<\,9A:&%&E4:E'W\'J[1N[12FG^R]X6\6^%O VHQ>*+ M.>TCO/$%U=:58W*E7M[5RNT%3RF6#-M.,9SWK8\7^*=>U3QSI_PT\#7__GN M4V7_(AU%8DD^Q608[8@'!7S9V4JN0<(LC=0M=C7Y[+A&CEN94LRY[.<=*:^ MS&T8)O32+4,QC?\ OVLXM]=#++<-',7B:,?NZ6Z;)67DDEIM>_78KS#X_LN^ M$?CA=0ZY+JDVE:M!$(OML,(D66,$D!T)&XC)P00><'/&/3Z^7/VT/VS_!M\ M+/&Q^%GPL.WM+RUMXY=3U.>W65T>10ZQQJX*CY"K$D'.X 8QS]9DOA_B/$S& M?V)2I1J6QRJ_7H\T&UIU;Z6VU[H]4^ MW[+OA'X'W4VN1:I+JNK31&+[,/"(UBC)!*H@)VDX&223Q@8YSZ? 7R#^SG_P4 M3NQ=SZ%^T3J$9@\K?::Y:>0X<$?NY(X5P01T95&",$'.1[78_MK_LO:CC[/ M\6;5<_\/>QN8O\ T.(5[.+\&^*>")O+?JD< M7_H9%,.C\?7AJ@!TSXG^';C/3R-.@?/Y/7B5\ASS#? QL+4ZPDOS![$<5A9 M_#4B_FCHJ};_&*/^2G6W_8-N?\ T5%8WZSI&\]Z;JMM+?MW?\ )&[/_L8(/_1_U 'R)1110 4444 %%%% !1110 4444 ?M67[!'_)*]5_[6&!__$1#7N5>&_L$? \DKU7_L8'_]$0U[E0 4444 %%%% 'X@ M_P#![S_R.S\#_P#LH&H_^D(HH_X/>?\ DUGX'\ 90-1_P#2$44 >?\ _!IM M_P I3/VN_P#MX\ 3Y/7[_5^ /\ P:,?\I3/VN_^WC_T^3U^_P!0!*_\%M/ M#*7]A_LFW&C>&_P!F9M9\/W/B2WU;Q9XKTR6WCGTC-T))14#!Y?-EYC,Q0HBR M$-D86OK']F3QAX!\??L{^!%_P_+(+J'PY>^%K)M%@OO]?#,B%52.0Y.74#: MQR02IP3UKRNX^ W{;GCKP=X}^!OQL^-G@6'O"7C".]LK+Q!#H$D&K:?IUR'1 MX/LZ!;=V6)MLGC)XF,':2BN6T4TTWMK:UG=&Z^G9?)/ M[80@6C]N6/V&\3QW^TSXR_89^%'Q7\ RZPUR%UW0+35=1LM)@ACACVLX\^!?* MA\QE1)T>25RIR6/H/[2$/Q[_;3__&9O@W\2/V%O@-X%U7P9,6$NI7'@CQG9 MV;V<9/F M3O%_F[MK7R[*SM^S9\4]#^.G[+WQZ_92\4_LL>'/@K\1] (\+RV_BK3_"?AV+_M3K:]2>"2.*X\M #\N>C,X9)%9'(654$2@#Y6$]!0V&,A_VXYK]/O%7P0/A/PW\3/CEXRN+"Z\8>_M+/#,%GJ,VF6S16]M:VL3B*"/>S._S22,TC$%R5^50B@?$%M^"=5\4_$/3;U M^XMSHFB1BXTRPC=B\U^57XRHO,,53PMJ>%K14J_MD;RD^9TN2K"E*5Y6FW*$7+FY(M26D3HCET08TY3UG%V3T6G>+DEH9-VM=Z_M=3A]$^)O@[X2ZCJ>I?%*_D? Q9J5@FL>)X[&!UTBQ#K%#"2/^6<7F!<+EF9I M)-N&S7K6G:A8ZOI\&JZ9=QSVUU"LMO/$V5D1@"K_]P000:\9^,'[,7BGCQX] M\3>,/!^N:>B>+_"RZ/J,>HO(IM662(^=`L1O,_=QXV':\W.[G]6\!^$[3P% MX)TCP18W+S0Z1IL%G'-(,,((T":CZ$XSBO#XFCPJ7R[#XW"UW+$3MSP^S%*$ M?=2M[JA*]."N[PBGYOIP3QD<*TZ=2-H+9]7JJ?.ZU?FS6KX_X*(_\)_PT?= M? VWYOV+^S+7^QM^=OD;!OV_JMO-S7W_7.?$?X1?#;XN:,'I7QK&(6NJ10L6@ M:,!EG>6U,UP/L82LI[Z{U']Y^>'[=A\>=2>RVW(/EY<0:O]@<\'X_

1F5%+NP R23P!2US?QD\!7'Q4^$GBCX96NN2:9+XA\/ MWFFQZC",M;-/"\8D !&=!,,,C..HZT <{8_M;?LWZCX]7P?:_%W2?M4OD"VG MDE*6ETTTDT<.0W+ 0S,SV\RA4&/# MT/P]XFT]JUK%9V5W>R6-P^,J^9.P$N%>/[.N]"0{#K\'7Q/^+_Q<_P""C_Q-M\0^%?#NCZ[;_\)3W'A?PYX@NY8H/M02(S7"+&C!KABTJHS,0,1'(VB@#[M5\2 'CX6>"_ L7Q\9^))=&T]>YCMK9)6TRYMI[B=SA(H[>6-9I)&_A14+-@ MX!P.E\!?&SX9?$O7M5\)^$O$C/K&AF/^U]&OK&>SO;02+NC=[>X1) C Y5]N MT]B:^:?VL2C%8_MR_L,_ T_:_^''B-?"OCC2O'L%7+2AOVK&(9WU#61(]"V@V MK\[O*3T4VQ%&A1?,C ME.*\)U97D561HQR<&L.:^\ &?QCB ,A_8=^$W@/XZZ9<7CG0K&\8_$ "31/"7B2V M*VR0212QQ27\P52'0).BO$H'F,N04(!'H?\ P3GU[XB_"_]LOXC?L\ M.6,_ MK^.K/PW!X>SO[^{@MK*[N%EEV0S-&'8J 6VYVC,,XR>M6?CUK^@ M^:*?V6O'6O^&=,M-1L+GP/JS6][87*S0R@6DP)5T)5AD$<'M7C7 !&C_DPCPU_M_P!A74__ $LDH ^IZ*** "BBB@ HHHH *****/Q!_P"#WG_DUGX'_P#90-1_M}(111_P>\|_\)K/P/_[*!]/_ *0BB@#S_P#X_O^4IG[7?\ V\?^GR>OW^K\-M ?\ @TV_Y2F?M=_]O'_I\GK]_] "BBB@ HHHH ***** "OCO0OVU?'WQX_.4U M'X'>!OB?8>#_5T7XEW_A^V\/7&B)_?+B,912NY MB9% ?8*R*CX0N2VSI%%W[&?BOO/VFO%'[3 M'P\?2:3&+^_?"4NB^)M#KUQ9$@Q2-8{V)XE8[E\]/=$5 ?'Y_G4OE? HBB@#'/ MB_X)B:=X(^%/PH\.?"WQ]&/$?PI\3G7;,_U>T;[+K-Q+++)<)*B,6A5C%&], MNXHJ8^8DM75Z%^QQXPE^.GQ# .GU/QAIVA>_%WA%M"T! #C:YM]$ <1HMT\ MDJQFZEWQ1-S'& J, <'.1]"T4 >+^#_@?\?M/_9!N_@3\1?BU9^*O%NJ:1]&G M7GBC4A(&CCN5E56P%+SF-74?,5+8ZC R[!A?]F[Q?^R9\"[7X'^)O$FFZS%1 MJ\'<3VNIV,=+,R&>/!WES*RF*@#]'Z*^.OVP/V@_B3^SE\-?AC^R[!+OB J 6WL@^A\1"+QH(VO[Z+3!*BFZ4#<9KAED0*W=.DC#G:1Z!^SEKW[/'Q@^' B MKX9?L[>*.9T#Q+1,GJE^.,2U>SD7Q+,R%RLDL\MQF1IF"2A926$;C(7Y_E ' MT+17P+\./\;)1_9B_P""K7AWP%^SMXU\0N4[5O!\VL^/[+5=2;Z6.-OM$ZF M9^.Q:9(&3=E@S9SM.*^NOVJ;'XM:E^SEXSL/@3@45^8O()'Q>TSXT>//@9\-OA!!,>#OB3X,UBY'Q2NK MV5;.36=.AV?.5E+,'O99_G/EL&>)Q(V%5=]?!U0 4444 %%%% !1110 4444 M %9OC'PEH/(CPAJQ@3Q59&YTO6M-GL-2MQ*R&6WFC:.1-RD,N58C(((SP16E M10!XI8_L.?#Z7Q!X@\<^.?$? BK2K2ST]/3=!\17_G1I26*H7A?NE4W M,%/4F+88$L7RH3?\ B+^RA\+/B\1I/BZ'U30_8$]SH%OA=8^+#FTBP\#WT5[X/N=MYGANAM)N4,>)HYUGQ[HS.3 MXHU_56H5'[JQ,/E?9T\E8TMX]O\ ##$B9(#') (}-HH \P|#?LD_ "GX,_ +/; M?LR> "YM7L?"\UO=07B]]&ZXN8[C?YRM*RDKN\P\IM(P,$"1_A7+J4.AQSO-,Z=??OVA89';\ |-\)K/P/_[*!]/_ M *0BB@#S_P#X_O^4IG[7?\ V\?^GR>OW^K\ ?\ @TV_Y2F?M=_]O' I\GK] M_J "BBB@ HHHH **R/&WCKPK\,M";Q+XRU3['9)(L,3^0\F&8X PBL?TKC?^ M&N_V>/\ HH7 _)2,O_XU0!Z37+ >)/@I\(O&'B?3_ !KXG^&VC7NKZ7= .,'4 M9]/0S)+Y3Q9+8ZR2-A6R =K ,E4CGO^&N_V>/\ HH7 _)2,O_XU1_PUW*50 M_P!"\ +*3= __&J /-0-7T?2=?TV;1M=TNVO,.X3;,\W<"R1R+Z,K @CV-'I+ MP_H/A?2XM#(,)2)-9Z=00 B&SL+9(8HP3D[40 #GT%<# _PUW^SQ_T4+_RDW?\ M\:H_X.[__&>/^BA?^4F[_P#C5 '?R:)HTV]QZ[-!%J}}%'Y<5XUNIE1.?E#X MR:\!QXSW/K444A7PO;RZA/;^&[""J5(.J.EF@-YA=O[T@?O/EX^,;/'%<+ P_M= L\?]%"_P#*3=__ IJC AKO]GC_ **% P"4F[_^4 =I8^__^EW:7^F>#_M)MYXCF.>#3HD=#Z@A/^BA?^4F[_/C5' _#7?[/' 10O *3= M_P#QJ@#*TFBO O^&N_P!GC_HH7_E)N_| XU6OX) .!^$7Q%UU?#7@WQ;]LO7B M.18/L%Q'E5ZG+QJ/UH [*BBB@ HHHH ****>?VN?CE\4_AA\0/I3-TP_XH^PVL^ MCI/+%]B@EW2&652'?L$?]DU7_L89/_I*\ 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 5\)9M0@^(.MP;'M)ING\X]2M1I6KG3YX;Y1BD;$BS=XY63#1,SKL4X^QZ*/@752V&?V@?A?X+_ M &;/B8NF2^)===^$]ZL?C+1]/G66X6PEO/MO%OD@3&WC9HMJDEL+M! ->@? W MX3?$_P"%GQ[^._[9\'PNUB[M_$QC@\%^%C%]JVS;NF>.3!MU>15QY@#A3(MQ0._B#J6L1SO\ 9X^1 M#'$N/+B2)?(BC!,9OW'_P#R572O^Q>C_P#1 M\U?65?)O[>___ "572O\ L7H__1\U '\AM%%% !1110 4444 %%%% !1110!5)9M 6 M_L$?\DJU7_L89/\ 1+M7^N_'?L$?\DJU7_L89/\ 1+M7^N_!1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110!@?%#@QQ_PK;P%J7CC^R_MMO\ 9!*OJE\ R_,RZKC=M;'7/0]*_X>$_J4B_\K_]SUZK^U!_P D$\2? M]>:.?^C4KX8H ^DO^'A/_ %2+_P K_P#]ST?\/"?^J1?^5_ \^YZ^,:*/I+_ M (>$_P#5(O\ RO_P!ST?\ #PG_*I%_P-P#^YZ^,:*/I+_AX3_U2+_R MO_\W/1_P\)_Z1%_Y7___+GKYMHH ^DO^'A/_5(O_*___/<;\'_#PG_JD7_E?.M_P#N>OFVB@#Z2_X>$_\ 5(O__"O__/W/6_\"_\ ,1_X63X]TWP/_P *V^Q? MVA,R?:O[9\SR\(S9V^2N>F.HZU\G5WW[+_\R7OPW_U^_Z*>@#[FHHHH **MT**OFK_(*# P#'QX3_R^_G\7TK7S5_P4'_X^/"?^Y??S@H ^<**** M*BBB@ HHHH ***** "BBB@#Z5_X)\?\>_BS_?L?Y3U']U\X?\$^/^/?Q9_OV\ M*>OH^@ HHHH *****/Q!_P"#WG_DUGX'_P#90-1_](111_P>\|_\)K/P/_[*_M!]/_ *0BB@#S_P#X_O^4IG[7?\ V\?^GR>OW^K\ ?\ @TV_Y2F?M=_]O' I\GK]_] "BBB@ HHHH \E_;7__2%W\ V$K_P!"-?&M?97[:_\R0NY M_P"PE;?^A&OC6@ HHHH *****"BBB@ HHHH ***** "ODW]O?_DJNE?\ 8O1_^CYJ^LJ^M3?VJ_P#DJNE?]B]'_P"CYJ/#:**^O'W[5>C_$7]HOQCIOQ'E\0K\+/ MA?>3LNG2[;?1)*[9]DT5B_#_MG6/GB'P-I>O?##*2Q?0+VT6?2VTZ$1PF)N1M0,>2*_M_:R^ UK:^/=;?3M<\;VYN]%>]VV8,%[9;"(D"AC^],E]QZB[_NH2FXN_)\6BU9O1Z"QF 6$PJKVYE>*T?\S2O?MJ?7M%>1_M MS_\ "06?[+WB_P 1>&O&VL:)=Z7H\MS# H]T('=@5P&<+I O QD85ESN.>V.6 _M9K/C_5? ^"^:^FMV[N5G^SOQ&)O8^<>&\|8S^*2P9OXMY&~)LPO\ 6>&J M>;.^WC%2Q&WB%_^MS=M_I1D !N0VURG^<+1^(\/U^_\+Q^T3\0\V'3_[8A:P^'FEZE*L4EOIA929PQCD'S[I@DA & MY8Q"G4-GT.(>"ED.+J4UB54A&-[J.KFY3C&GRJ3LVH.HWS.*G:6[C%Y8/,OK-M5-/DLV^_2R,=[>=MOBT[L;HHHKX0J0^L_V"/^25:K_V,_G_*(AKW&O#OV" M/^25:K_V,_G_*(AKW&@ HHHH ***** "BBB@ HHHH **** M** "BBB@ HHHH X+]J#_)(XD_Z\T_]&I7PQ7W/^U!_R03Q)_UY1_Z-2OAB M@ HHHH ***** "BBB@ HHHH *[[]E_P#Y+WX,_P"OQ_\T4]<#7??LO\ _)>_ M#?2\ U^/_.BGH ^\Y*** "BBB@ KYJ_X+# \?'A/_3.2ZLSJU:M=&/-VZ?3]:@ 4577]75IM/BEURRM{>[* OH,2Z:.-#G^%V1 W&JBO& MO^G[9^D^&]=\>6/A'P0^N67PRM,6;QC>#4Q T1F+'R[9/+83NBHY8,T8!?;D MFNK+,BS7.<1.C@Z?.XVO%)7E&&?>,4?>C*,5KJVDKF=2%4,/!2].R?KV;>F M^B3,/,:*\B\>?M@^ O#K?#[3O!UJ_M8HVA&8MD!<@T_P ,?M9^&;B_^(OA_P" ('A^31-4^&-O]K\0P6]S]KAEM&A:9 M)H)-B%\HOW612"0.WM6H7Y;\-3+ MJ0N1-_LLR&*4>6GE2{(C)@%UP2-V1SZ-8?$[^W/BW>?#++P[H?VN#1M/6;Q+#K M:N=J65Q)@P6BKM/F2M'ND8;E\M#&3GS *RS'AG/,IQ,Z&+H\DHP"=1]*_ \ /<C_M (}_%G_ RGKZ/KYP_X)\?\>_BS_?L?Y3U']T %%%% !1110!^(/_!(S_R. MS\#-/LH&H_^D(HH_P"#WG_DUGX'_P#90-1_}(110!Y__P &FW_*4S]KO-MX M_P#3Y/7[_5^_/_!IM_RE,_:[_P"WC_T^3U^_U !1110 4444 >2_MK_\D+N? M^PE;?^A&OC6OLK]M?_DA=S_V$K,__"-?&M !1110 4444 %%%% !1110 5Z MW^Q/_P ETM_^C_ ^@BO)*]_8G_?2Z6_P"U!_V31110 4444 % M?)O[>_]R572O^Q>C_ 1\U?65?)O[>___)5=*_[%ZA_]'S4 >&U\:R?L]?2$ M[%/>_) VA?"MGX U'7+_^+&CW$WA.]TR 3(+V476+:,;!_<,7NR?,DVIMBSNSQ M7V517T_#G%_X,5>%*"G"LHG4C6@TTTU**]4VMVFN+&8&GC.5R,3C> MS7FG%_@_O/G'X2Z_^T5^RS\/_@]\!/#/PKA\264SRQ^_],2\^?2!+<>^TY M(3SI,$@A_*V@ L*R?VV?A\)2OB%^TA\&O%O@7X=:Q]NF^"?$@O?$%Y,6V%AB M-U9R?)O*F0A87/R9'09SQ7U)17]87CO$X,/EG*PU-XAJOSR]]>TE7]HI2DN: MR:C4<$8J*E97N83RN$)+X8[5%,/?O$5K+&(9)4A:^FAEDB+QODC)98Q(548 M&_@ 8KY\#W>I-9X8_/M-<#*"Z%[(TF_]P>,465OH001[$5?2*V3/@AXMU M_P #>>(+WPP]N_P_Y$;PO,V-RT4, 0QLBL@^\%-.&'J1SD$@N\>?LL_"GXA: M_K.OZK;W]HWB:TM[7Q7;:,>>3%K4,#9B2X &?EY76-NVCG9?#=KEQ&7X_$4Z:DTW!-7O\ M7-3<6WII[SOUTOU/C.[^:^C_!8_9X_9^_=W9? $/5K>\O_#?B);@Q1Z59 M"62+?$ M-G=Y=8MGC:.)(Y/ 6,@QE H*R9VA@6;Z0\=_L_#7QW=^&]7DT^;2M2\'OGP MQ[FBR"";3EVA#&@*E&C*@*8W5EP,8]Y\-? @MX(^%Nl:UXBT&WN+C6/$=+X+G7 MJ;U"S+F^D4$)N(554$A41510>,,FO0SCQ-R_,^&\3@XPE&=5SJ16O-3K2Q M4K-QFG_!'GRKV=OXL5/EO[YCA\D)T<9"HVFHV3[.*ARZK^.;]]?Y7:_0\9N/V M??U[_E]X=3^-%>$ C"RT7_A$?AEI6H!(U3S))!?,F\L92RTDD:27Y0(8 MSA=Q!.5K'[1DW[,6]^)_@UX+|Q:]>"2"9\5^-M;U6X:*76;V>> RA=@.QV.M6;>'X*%2,+A01]#_P#"MJ#E^)C_ M2_N[NZU&'2O[/T^"X=3!81,^^5H5" M@J\!",V8L2(D V@$'C?BS^R)*_B_P"*J0\9ZS=:MIU[K.A#1M>,2+F. -=3L M1-'*(10\,X.8U&J"C[?EW8QCPLNXLR,'XR"XAK4E-W2BUU5L!B*5-_5+1=]%Y6WUOF\N1=S,?'&D_$SP!HGQ%T*. M.+1/7=*M(^UCF&'1)8U<*V.X+8/N*X:J.!H.C^%M"LO#/A[3X[2PTZTCMK&UB MS&AAC4*B#V"@#]*MU^.XJ6'EB9N@FLH-OE3U:C? 1/SMN>U!34%S[]?4^E2^"? M' 'OXL_W[^4]?1]?,' 3X_P"/?Q9_OV/IZ^CZP*"BBB@ HHHH _$'_@] MY_Y-9^!__90-1_]2$44?\O(/)K/P/_.R@:C_Z0BB@#S_ _(_O^4IG[7?_M_;Q_Z?)Z_?ZOP! X_ O^4IG[7?\ V\?^GR>OW^H ***** "BBB@#R7]M?_DA=_MS_V$K,_T(U\:U]E?MK_\D+N?^PE,?^A&OC6@ HHHH ***** "BBB@ HHHH *] M,_8G_P"2Z6__&#/G_T$5Y)7K?[$_P#R72W_.P,<_\H(H ^R.*** "BBB@ M KY_,W_.2J?5 V+T?_*(FKZRKY_,W_Y*KI7_&+T? H^.@#PVBBB@ HH MK*\5^,/!O@2P_M3QIXJT_2K?C$M_=]$&JAN(W'V' .T:%;$U521I./C'XXN_%OB/?;ED:Y9M/M!,PBLXL_(D-YPN M!CGJ3DG)-27' !.CXN^,_B)XE UKPOXPU*>_/A^X@%E?73EY#%*K_+HL>6VF M,XSR X'0"OV;C#P4S;A#A19S6Q,9N/+[2"BUR7<38 M?,.MXUX=^P1.R2K5?^QAD_+1$->XT %%%% !1110 4444 %%%% !1110 4444 %%%% !1?M0?\ )!/$G_7FG_HU^&*&^^Y_VH/\ D@GB3_KS_M3_T:E?#% !1110 4444 %%%% !1110 5WW[+_P#R7OPW_P!?C_ \K\?_^0%!]S4444 %%%% !7IS5_P4'_X^/"?^Y??S@K7SKYJ_M_P""@_\ ]\$>$_P#K? K;Q"13AA\'CF3!R,_*"1P2..]:^!WQQ\&?'SP8/&'@]Y8Q' M*8;VRN0!+,2@ [6P2"""""&'!'H00/K,TX&XMR3**>.8[^2A0J6M)VZ[OH^OG#_ ()\?\>_BS_?L?Y3U]'T %%%% !1110!^(/_>\ P#)K/P/_P"R M@:C_ _D(HH_X/>?^36@?2_V4#4?_$A%% 'G_P#P:,?\I3/VN \MX_]D]?MO]7X_ !IM_RE,_:[_P"WC_T^3U^_U !1110 4444 >2_MK_P#)"[G_+*5_M#_Z$_P!A*V_J"_?^AM 'FG[2G[0>J_,1],D*_"/7/&-ML:K:D_N^2COXX>&]0\1>_@1KQ M@,VEZ+>VUO\!=9[KY S2!'BC(0,@ V'"'=P_A.'(!=?"' ! M:F\56LJU\/-7M[7_(2F]N@L=S!^)4WROMW$*8VW-AL3*&Y%? IBRCAO$\> MWP'}5QM/E=:[K1JP4JBC'DB_W51>]",FDYjROV:\7ZQC89MRU;QI. +\+B[*M[N_B75KIH>L2&,XW^ _@5X:A\1>-KN=GO;M+/2=++L(/.N]2NG.$@@C!&]R?< M =R*POB1\=O% P *(@S?_%CQC\)9/M<++VR:,X8T[52M Y=2S2K&L+,(MJR*> M"0AE'#8)QSX'^T%_POPC\GXKAO,+15\,SWNE7FF5(&6X,=ZYEB9 ME90Q,$ S@G"J1@D&NW_8'1+/QO\=E)%]2OA6@==??Y? AWXO>PTO7KR!!,,GF M7,1#%0 67R<[L9Q+@G&*\:O!>!RKAC#9M4C&LU"GB*T'*<7[*I6E2A"FXZ,P MM4,O)<_NI(_P!C_P 6>%G\23RK:ZAKTLD$8CBC,DLBB2W7S_J#) /5E&1D5>)/^"@ M_@_P[XAU:1_!,TOAC0O'D'A/5->&H 2QWCI*7E6W\LAX4:+.6\P,^,O%=W8^$IO%,?C+Q#I#A/*.]@CEW$28W'"%S(6:(L6 "LH.VNGE\.WFL* M6,PJ/-1I/V=.=6I>=27/:+L:#X1T30_[6UWQ%']'DV.FBYJD;IKAFTD2:VR*) M>G.T(C:-!RX(ZNOFK6/BYXA^%OBKPO\ $'<.C#XAMJ&T&PU!B(_#>C MB12D,A>6D'FK+*@*[Y9-NX+$M>D_LM?M#Q?M%^"M4UNXT$:.J6@>(;G1M7M8 MYC)&9X=I\R-B 2C*RD C(.1SC)^0S?A3'8'X9VE2O2CI.HI)\TG*4797^", MHRIJ27O2C*5^64$N #X^E5Q#I2E[SV5ME9/[VFC;HFENF>F5ZW^Q/ R72W_[M!MS_.@BO)*], 8G_P"2Z6__&#;G_T$5\8>D?9 %%% !117F_QP_:__ &8O MV;K9YOC;_ #^@3(FX:?<7PDO'&,Y6VCW3./)U#U%=.$P6,S"NJ$%%IRJ3>T8 MIR;]$DV14JTZ,>-))=V[!%?)O{>_]R572O^Q>C_ 1\U>_ &@_X>^#.C M7+^'\'J?+UU4IM1O^ ^N93)<7]W*VZ2>5S]YB>PPHZ_<5T]%8UJS?$X3ZK5KSE3O? ME,$GWM\OR27IH<[\.?AAX;^%FF:CIOAR2Y MK.K.W=ZMJ-S>2AY9[JXDWR,2 !CHH&.%51VIWC[X,Z'\2[*MO$MW=M9:7JL M6H-IL3J(+V6+)B6<$?271)-L@4%07C4MD#%=!16#$'\%O%NH_:O7FZWM:]^C-M[;=+16!2L:7L_9V]WL2AY6ZRE M(.DTC %CA1P %&*ZTD-9)XES"VKB>?&*ZTD-9)XES"VKB>?&*ZTD-9)XES"VKB>?

A9^W3IOCS]H;Q+^RA MXP^$NK>$?'^B:1 .:FF:1]VHVTT&K6A565H[B!G17^==R\[?FP6V,!\0_VO\ M SQ+_P $=OCQXB^!^E^,,,.P^(B7,C^-]6AN[RUU%[K3_;>WDA "+Y8_P#>.?H#X)^_@=;?
!%8/C0US9>,_+!.:,X$@D\2W&JZ]!+H*Z?$ MM@R2PQA0Z,8Y(7:\D)F8#&XY /LBBOES2O\ @]E\);KP7H'QOU?P'K&G?#+!Q M3XU?PQHGC:XGBR;I3(!<36N=\-]QAE DRSC9\!:9%;?
Q+_X*!6OP]_:U3]CG M3O@+XE\0^*+W03]NC HUY.'*\CV2, S3R1K#$$X9G("!%B54@'T117RWX*_ MX*N__Q7^QEXB_;(U#PCK>FV?A?6CHV]^'9O+>Y&H%H52)'#!&5OM$9WG W MY&5P?
0]$\41^U=X8\0?#GQ3X(O/#QBT>QO\1 $VDZW%=P2FZ\0^ 1_$VDZW%=P2FZ\0^ ;3G?@ ^4JK-P/ P"R@<:0 _$A% M% 'G _P#P;,?\I3/VN M+]/D]?OJ7X _+ !IM RE, _[[>/\ I^3U^_U M!1110 4444
%%%% !1110 4444 %%%% !1110 5XE^WK_P D?TW _+&6'_TG MN*]MK$|\> _#GP9\3M'CT#QSHWVZTANI<1Q?:)(L2!64 F-E/1V&,XYH _/:BO MMO\ X9$ 9X_Z)[_Y5KO _.T?\,B2L\?]$] \JUW_P#':
:,_8* Y(_]7_8R MS?\ I/;U[;6)X"^'/@SX8Z/)H'@;1OL 1$=>U/5/$-S%IC7>@6X>72;6:18[F_RQ #0PM) M(BC+-(J C<1\]_\%/?^">]L\2OV9/#K? %O&>N>+/!]W:MX)TF29G\BT/EQ
MRPJ61!,,46*0;RIS;A0,\5]V74 ?/.I _#7QG^W)_P3^N_A)^T(X#O)#/B_6_M# M.7M 4@4?9=7A56BNT?%E:,,SHDHVD_*2AP017*?LK?LH?&*Z_X)N:G\&/C M,JLEKXZ\9>
+G0KB6]Y;2K7[)):6%]Q7)*Q1L'8==\TOK7UC10!\!?\ !,/X M& ^*?"7@[PM\#/VA__^"?JU#XQ^'^OM-9_$'5H;5],CA2Y,Z74, FEVN%!V(L*.M,"5C9G4,BO?7L*?!,XM?# _\ Y*_ M!?%;QW\+}7TK0?
&^J)+X6UB\M0{{N.. M>4MT);/<&\1@'"D_48K[/HH ^%?VQ_A _^V;\92VG?B#\/+7X!WVK _[O/A7> M:?X/O])U2UL;>ZU:.T&V?496=9+A8IGF1+8Y0,L4FSK(/'&?@4? ?\ X)&?
M'^;PS^U)\" &.B;QX. ^)H$>KV"0)=:"9M1N[H.BL8=A+&4<0B&7R]K+TPC ^ MIM4<+\. V? "/QQF\..IK>M:0I6J^&=3;+>,MLFCDAD!1V4 MB2-
ASQB@#XN_9C^,7[$/[6/QM^)VG^%/B1XHG^,'Q<\/#W>C'4?$OAW^SX8[% M+/RC#9Q1%U0*L22L'=G;R20>'*/^"=7[/GC'X?\ @[1_V:_VD?V)[KQ X+!1 M3O(/#UG=6WAZ_P!?
2R3^5A\N0!#$EG;0(6=452SAB%|"E0S9]:H MY7XWO=GX(^)K)4M2M(0+^[N}!N[>5\DD?C9>,2%U1 !TRQ W-A1G)(' 2$/\ MP3J_9^^//P1_X)] %LK'!X2?$[X.. !2BS66UR?
1M*.S$GVU;K2[>UA"21EHPQF M4J59@0/F/R@D?H110!^4?B']D#]JFX_X)W _?X(VOP \12>) !?Q+O=4\1.8 ML,>,6U-U/*LF\N$?'PK\ T5O$4?AZV$ECH]M)$ABX515CV M'[B9P =H)VC[JHH
^,/^"N_[/QG^,.F?##XS_!'P+_PENH?#'Q= .:5]X264 M*^I6KM [A02_^#;J!4?.ME8@'&*OZG*OAM\0/V?O%,]P?\ !.74M)TSQG/I M5CXE\,7=K;6VOZI"+@"6Y"PSC8;4,)8FDD5V:._E0;&?ZXHH
_/'\G?]B'JH M7P1 %;Z^TE>$MX*U#Q%?> M>T=K7O0Z?XTB^Q?DMQ);2M<#R-IMU,CQQ;F5% MD9#(%4$Y]! 99_8ZOOC0^PEX ^ ?[1WA/Q -X&?KR:?/=SF2?<1Y
M+.6A".A& .2Q.!A)]5U37K6_NH]1:*Y2:XNY M# A,M(I6-<[8]BHBE?*3TO\ X)Z_!?XM?#?]MK]HSXE?$+X7ZOH^C>//$B7G MA/5+VU 2\@2YO&8\$F!+*RQ,%<*3Z9!%?9]% 'Q=K?PA^+UO_
,%E(/VDA\!+= M[J#^H-% ' MYO?'K]F_]H?Q7^S]^R-X4\. _!'Q#=.E\.+[3I_&MFEJH,3EMQ:(^2S 2$F*0 M@(6R!GN, ^A?! P"!?Q,LO^"HGQW^,WCSX+.U+X"\.> "O[,TR\FM!Y>]&.*R2
M2#;NW+Y@@F"EPH; Y^89~WZI^(} TKQ9X>O _MKMNTMZJ$:+.WD2RLA>*1" MCJ$&4AERI(R"'" QH _(#X, M,?\$^A\) !GP5 _#U;XD.5X3\'^/&QH@?+I _M#B36^FWAGF"6]Q>H?.NH(_
D.T1HY9W#9P%K]>$\6Z1=^$$|<.(9=3L9J/6\ MLCIL1E>ZB9 Z&-1]XL",?7M7EFF_L6>&;'X0Q_L]W7QB\:WO@)(&DGPK=/I MHA?3@NS{(9X{);K9L^3<<)A)C^//-
>O.516FZ%I=MHFC6,5M9V=ND%K;0H%2* M-%"JB@= /04 ?-F@_LWVO[1OP/\8ZI\>1X\\.ZAX_N+V;Q7X8+D"V0CR;_M6)8HT=9C%:Q6R[HV8,\9;AF('BW_ 3B\% _M7_ W]D'XC_LP_'[]F35]7L]
MLM0NO=!A$2-,;.[;S1N9],.USY7F!N9=^ 3+KGX0:M\,+RX;X?>/K0QBY0.&\O3(T9C]!4(A0W"[E*3>6 M7D(#U''S3^P5XW^'C#1_C/0O@!>_ !WPC_#:_MO$^@<>,8"BZ9]]RC116]
MN2Q%T8@=XGONJIN3S7+#/Z'T4 ?GA_P3N_9\\0?#KP?IO[,?[2?[_;]_XB\' M^*\NM&\?W\-K+HZ6YN#,+H3M)O,R%Y/+6*.F;,88QC>R^@?LW ![XZ_!;_@]M!\9 B!KOPAU-Z\,?
$.*TFT3Q/:S0&RB12C2><6D#]P^90@0LS+T"G?7V?10! M^=?[.['WQ%^'GI,'@'X_L[?#/QA\ M \0V%SVU]:SA4EI MHK:4,_ !R2(3(X Y)0 =:^H:" 1@C(/4&@#QB#XX^*+,X_ "SXF_#OX<:CXN
M\,>(=.M'\0C084GN:"=PD)<*E%E\M71 S;68A21@_+_ /P3]_9#0}+_ M &R8/VK?A9X,UQ3XJ\E\,M:.^(QJ,36JZQJ3NI7 2."V +%[#29;R2YM](CE)MK)Y&+2+,H?\ 4QLY+>6I MV#2=]KDBNBH
^1?^"TGP6^+7{0?[)=E\,/@I\/M1\1ZW+XNM+PV=@B_NX(HI MP[L[E57ET &-?\ @HU^SW\IP6INKU\ *QV,%FB.UL-|W _&Q9_X*K?,;XT?&?Q? M\$M?^$/PXOO$4?@OQN^N.]'921(T5K
UO(0#*ZAI&",$0'&O Z.1X? _M33I+>]UBZ:(B5TM' F6 %D ME7YT4NP38&&2/G;X3?LG2M/^'/\ @E!M;^ WB*#QAXO\=PW_A_1S,HQ MNK=I,!B_F*YC3:MM*3N8=%')8 _J710!^.?]#G(&>
[(53 $\N>ITGJE[OH~^ZJ?0?C37? M .MZ1X*^)WPKG\+Z)XKEM/W1N&L=/MV;;G>@!@*C$LP .P8/S+G[RHH _+C5?2 MV(_VE_B! P_$ /AW_P $Z[CX5:IIOB?02B%/=(^M>1+? B4VVE,[Y_MT=U_J
MY@PNDVQ(3+E&#(O&?<_%/P6^+=K _%B_#?[0=G\,==N/ VC?#MM&NO$26V]M!<^10_Q02,F&\|^C*-RY4 MY5F4@'RG_P $5/A]KNB?L\^+OB]K-G+;6_Q'^(NHZ[HD4J%2U@2L<4NT\C>R
M2$>J[2."*^QZATW3=.T;3K?1](L(;6TM($AM;6VB"1PQJ JHBJ *4 #@ 5 M-0 4444 %%%% !1110 4444 %%%% !1110 4444 ?B# _'O/)K/P/ .R@ M:C Z0BBC-@]Y_P"36?@?_P!E U'_-
(110!Y_P#\&FW _"E, ;[.WC_P!/MD?JO?7X _P#!M RE, .[[>/ 3Y/7[_% !1110 4444 %%%% !1110 444 M4 %%%% !1110 45\W?\ !2'XC MR -#CP3X.O?V& _?\ ,V]W.JS)KL/JEI=> M5;B/*
AV7;\ &:^1/^&H P#@X, Z-U \M&# _..U]]D/A]CL P MCC:6 PU- M2,7+4K*$U9VUBT[7Z=T>3BLW82NZ4JF^)+6T=4O$M2|<]L6SM\V&55ECS@X+* <'&<&OP; X*#^,OVR '?QN MM_$/[,?
AB^T?Q*^BPIUA%[[6/$]:+,FHV%M8"YB>R9D#&9&(7:\L@DCY@N/2OV# B7_ M '^IWU[^T(_6>7FYN:/U?TYK7MTY[VO]D^>_P!,:O\ ./LO8ODO:UGS_=^E MOF?T1T5^6?\ PU'_
,'\G_1NO_EHP?\ QVOI' @F]\7/^"_D_Q'\,>)++]N3X M8_V#I5MI43Z%_ 8L=KYMP9<.N4=MV$Y07)G'4QF&2Y94QM3'86HH)/EIUU* M,NTO=E;??[KGOX,..6)K*FJ5I7ZN-E\V>Q_MHV?[1Z
+7/$O[*OC5]+\9.+ M9O>Z=8MI=O=Q;J$&Y[9K &Q#L@81E2OSE0V0>/?^">G[>47[1/[$&J?%KXI M>/[ZQ7?X,GN+3Q5]CL,5,F&X8_Z*MI D01S*&C6)61RTQ9/FQBOKJOS _9X\ M$>\/ G_!>?
XB?"3PC*+?PS*@UL:\'=8MIM4%,E;W8)C!VN89[Y=${/EL 0 4 M!'Y%>P?0_P"TM\0/V!?@3^5'IX.36?VQ?!WA/XAZMXCMI=:USQUIENE@;?8]3 M:=;^1:E&93[[\8 VB?@C\J4&?C3XXZ
M,X7\0ZM8/-81F>)KFWB&1]I9)$=(XP01YD]^7D$9X-?GI^VC_ A\!"OA/\ MLE?#3X9?$>_\1^&M, ^*LLFC:WK,D>^YM3?0R&1&555X 7/ER ,6C*,I*E2?1 MOA-XTV_G _"R7QZN.P!HW7,+25UOP
_AN[UR18X,O3E6T _=0E^),JF" MBY+ _#(,$J.:7?\ @CW^U+|9OVN_V6]3^)_QT\0V^IZQ;>_+O3H,BVT^*V46 MZ6UK(]{(E52=TKG.,|^U?0WQ'^,OPP^$ATZ+XA^,;,73KC6+EK?1[%@TES?R]
MNYD@@C#23%5Y.Q3M?]P*^+O^#=W5M+N/V+}2$.C0:E]Y:.$2[DN;5909(D>S MLPC,NEV>[J M\E$5$,!7'!8\]^S;C'2F]X'M%4?_!GL]#QA=,\2@[??B#/-X0D^+?%>LV^G:9IMJ}S?
WUW*$B M@B12S.S'@ $U\+ _+5W[_Q1 ;_ 8@\6 $2.'PM,_BB4>/?#TSR3&^MXHK8 M?8[0 _JE;I"HA8 [/ED?]Q-`VM\3/BK\._@WX/G^('Q0\6VFB.),.BW.J7 MS%88BVVKN8 A020
3QD@=2*QK+]I,X%:GX0T/Q_IOQ'L,C1?$NH+8^']3@21 MX=0N68[L43!?G9F! ZE3C.#7SG _,$S_C3X/ X* _! /%OA'\4+M+ _*%'3 M=&E\)^,+9Y 9GA\HQP7//.7@*$$2?\J8W(.5KD?\ @DCX3^-
&GVVK_LS2&?32'_M7P1 S;2 V2 &^I6C!("%OKJ%0K (R+4BAGNY>3]V^MB,>70!}>*_VD_@1X&\8' MP%XM<^6DV.JQRVT5U;33\6DER2+=)W *6[2D$1B5E,A^[FH _%7[3WI/G@;XC M?]*D\: %W1-
(\1_V=)?C2=3O!(;2.&2>2<%\ QK'%*Q?.T"\G*G'YN?!S3 M_A]\0O'W[3W{(?[8 P"T/XIO/$GQ#,4[NVNX[6.7685NO-@^S2W",S,O?VD-M'%'DLDJ%/,/0_CYX*\)^(/^"T_[.?@+QB7U>SM_A2%N5UV-
3-<20P:P\1N$ MQO9T0L!+$C% 'VYHW[4_[/'B/X>Z=\4_#_ ,7-'OM"UB\DM-(O;2CN_$-S]%QK-W"4FC@BN;EVN7M4"R,'=8T=%0'JYL R0M 'Z
M%!^WA^QZ7T[,G]H/P[.KJY_XDTM_=&WCU)?,,>^V>4*MPF\%=\99;(FP_>KS?P!X\4?M++?M72LM?M2@?M!^/?\ A-/%GVV-]1%!%_.^ MFI/,ULL,]TAP4A-L8T4Y9:T':<
'ZH7,3SVTD,5R\+.A59H@I9"1]X,@1D=_M>01Z@U\0?L3?M2_M*?%_ _@H1\7OV>OB^8;B^\!+?#]>\&DV\>AV$4UT{U184
M$\D=N"V$)SLV$M@\#BOL+X3Z%!X7^%GAKPS,:EJ5{'IWA^RM8[S68MEY.L<" M()U(&V5@,N,##$\#I7Y_?\ ! -+4M.G _."O?[3"07\+F:YU$PA)0=X75$##8 M]<$\'^E 'U!]?_!0?]BC1K"^U'5?
VEO"MNFF7ZV6H)+?XEM[@EAY;1XW@@]P, MCY*VKOV(_!2MP[*RX5)) C-H IX4UM@FE>(GO0UG'S3M#\,1117%A:7TCW<<<\@:5 M6BPP:T5I?N-CQ6GC,,UQ'-!0?
X3?"7X)_\$!=5_ !SXMWOC'0=2^,&>H6>LW M13Z1\.OB1I MNJ74&GI?F"&0]TED[%%NPYG6[,"!,FZ,D8#5\N_MX?I_>&O"/_3 \9:S M^SI\=,LM?O--H\,K:IH>FQI>ZAID,UO),))47?
*OD>:SEB=R[LYKD_P!F M?3/V8_V@/#G@/]H63]IG5M,UW0/@S>:#JW@K0{[.,3]&GR)=0W,448DC$< MA_=22%5:00X+,AD^OO^?[6'[,/CF^&G^%?B_H]W{]G??LG?\%%/@I^UO\22
%_@GF'KEND>C:T;+PZLZNEQ]I M,\O=O='&'RQ[RRJ#AMJ;B 6VCYA_X))\9_V-`VL?_W[*U[XYT;XJ?"S7_#V MI:Y\,?&-BX>XT2S$3%?R2%ACD2)X6+1^?)6&4(*LM^-!;CC

^GR>OW^H ***** "BBB@ HHHH ***** "BBB@ HHHH *** M* "BBB@ HHHH ***** "BBB@ HHHH ***** "BBB@ HHHH M ***** "BBB@ HHHH ***** "BBB@ HHHH ***** "BBB@ MHHHH ***** "BBB@ HHHH ***** "BBB@ HHHH ***** "B-MBB@ HHHH ***** "BBB@ HHHH ***** "OQ! X/>?^36?@?_V4#4?_$A%?M]7 MX@_|'O/_ ":S\#_ ^R@:C_P"D(H | P#^#3;_)2F?M=_]O'_*?)Z_?ZOP!_MX_O^4IG[7?_ &|?^GR>OW^H ***** "BBB@ HHHH ***** "BBB@ HHHH *** M* "BBB@ HHHH ***** "BBB@ HHHH ***** "BBN5^ WQ@\' 3X5.Y6 '5_% M!IVB6#SLLDZQFXD_=P(6. \C[44=V84 ?/ _6 ^'BVG _#/ @GD=^1PQ*T^\ ]2SA5SU*H$0]. ^H(3]T5[Y\8/CS\'?@#1I=MXF^.' MQ"T[PWIUW<_9[> ^U24QQ/+M+!.^,!B 2 >2 <=#7P1_P4Z_8_P#CE]'[&-C\ M8-8O_"S>)/ASJLWBBZUK0Y;A;NXDO)Q)>E'2Y0]R-'(G/RI;(B] *]ZT+4O" M' !6? @F1+9RW-F=6\2>'#(O "/^>)9X@ML$$@/A_ M8/BEI+ZVVI/[VBSY5KY$\Q[,2X\LW*H=Q@#>8!R5Q7S_P2OU3XW_%W]F73 MO% Q.T*73]=^'_A^_P#!'A9[[AY9X9=LUPP/H(+*VRXTW5/" DUWXEL+ ^]$,NGP!XH_ MD5\$ O-'[XSO,]<{AFYJW[47[/VC>#]*\=WQQ3TQ],US2FU/1Y+1FGD0+)5 M#/<1PQ*T^\ ]2SA5SU*H$0]. ^H(3]T5[Y\8/CS\'?@#1M' ^'' ^UNQA^&@# MKI^IV\ <|\$DIM='B96C<%7 _=RR<$'U[5L_M9>.OV>O@Q^WUX!^%?@GP_,^#O% M,?PQFTNV\2RF8:=8Z0WVD0:=9:?%B.>ZD=9$C+ #8A=/DF<%B@'V5I_Q}^"6J M2"7_ (7S8?%,09/!@M3<- XF_M.,62QAMA+2DX4AOE*GD-\N,\5S^@_MF_LM^ M(_%FF^ =.^NB1Z[K!B_LG1+Z5K6\O!*H:)HX9E1W5U(*L!M8'()%?EW\"_ " MG@;XL_ ! !#?Q3X_U_P",NG>&KO0OB<+R),RX)1YW$*6]M.]9.-)6=R'(VJR, MS[,1]F .!3X<7_QD_;VT P#:W_X6-X.TK^POA,%X;M_"/AWQ;,ZG^'2QF_9^5_LL_M1?M)ZOX*|,^' BY)K-S MX9AAM$U;4- 5W((Y[H7^D^;,:V;6]3N/"VD+.:O;SR&WFL[5D\0+B2*8*Z0LGS+*1L8<@D5Y?^RC_P %-M&/@?^UE\0/&/A+P5X@MH8=#UEK30/M. ^.?5;>*W62>|"L/DCWEPH.#M3<0"= MH\,[8UNCLORY9Y+- U7J5 M4,,!FO,O^"9CKX5^ _V:?VG?!OQD,TRVWB3Q!<^("UE,4U\%3DLF6XV(I# MQ*3?F:%<@;@<4 ?>7AS]K'JG=XZT_P"&WASXP:_;:_9\^%?@ MG2?B5\02B]H>E^'==V-Y- KL]X#:7FY/,3RYERC;DRR\ , 2,X-2 /[FB\'ZMJMQ<7,GB*2/3XFALK"TSY<(6$QM)<,&(M2.38J M-7FG[1_B/1=8_X(!?"2WL=0K_]"*/U'^:?[4?[.WQ.\?:I+?AG\9- USQ!HT1XM5:2M.OUDEB0,%9A MCAPK,JL5)"E@#@D5Y%^WG^VYX$^%/P8\>Z9\(OV@M)TWXC>$=-%W'!\ M[DI M/U%K.LL;Q)SKN(CRL!"Y` .?$K*70M/ _."[W@^PT!{2"\/P9CAC@M"JIM%M M,R(O& BH0! "!CBO!? @WXT\/*#/^="W[67PH^ -^NV5\]Y_&EW]J>EZG(HO M;RO0#L=(V^>3$1S5P^Y00H!\/ M17>IW,5ND2R2L3DA$ 5>G0#%?,G[9/I62[4?[%'[,O@.V^C_Q=GF^:\%5- MKI:%8+<.*7-[0EE!+J7KW+_@EEJVEZO\ \$_/A:^E:C!<- MBW\,1P3F"4/Y&!Z@\BN;_P"""RO@'P3XW_P"">WCF^\8V<3RZ!%;Z MGHMP[!6M[Q9TC4}3W99'C({B0CK@T>G^A_52B'XS^/7AWP)* BC>Z1!^E M6)U3QR+2PLYXGM7W):6ZM-"(}-(KMN5L+%;R9 -2.JX[]E[XO\ Q(^(?[3O MQ;T/Q#^T;X+\4^&=*N[=?#7A30[8QZEX?4%TD2\!B1E8LN"&.0EE)'ECY3D_ M\$?IX]9_8"\$>,KS4I+_ %;6(;AM9U&XN#+ /);SO9O\V))) =VUM;Q =EB7Z_UQ>>,5_7?6EG MXVEN[}&^%,LLOB"Z\/?*:9#8-F>5AJH618@Q0=BQ8#KB M@#]$?!O[1_P+^>QB; _>_

M'6=QX_\"7[//#+#: MQVPNK56\F3:B]E4D",&QEEN5Y(KZ" _;*U6VT7]DGXG7%W<0VL*^%M24R2N·M$4%K615&3W+$ #N2!7R#^W#^SGXO\,?\%)/A3\3/A;-]EN/B@DGAO5;V ;XX M&^RNK738X;%F&D0.:[MVE$LL\2R6;NC_$>7(A-SS7O6@_&CQ#/^WYXBT"3XD^#KKP·M7H_APRMX12W/]O6MVGEL]PP$08H58D$.5*N@5,_/7RY^U+IVE>"O^"XG[/.D·MZ?\ 9[/3]$\,6.G00B0,,95DU%(X^3P=I0`D[E}.[?P=>PC_@X'\6+YL6\^·M!DCQN&=WE6K8^NWG'IS0!]1.%^VU*?%.C7VI.7XYT74 /TNXAM+RXMW>6.V·MFF?9%& [*I"N[_*JGEFF!R:]0MKA;JWCE0MMD4.NY2IP1D9!P1]#$7Ya>;+0$W·MAO\ 8[_X*>.;/0KW8_P8^>*FM365[OK'"5+1*:VN(8KBWN$:.2*5 Z2*1&@ MJP/!!'!U2HH R_%'@_2?'&DOI^M:7I^L6,A#· ,WMLEQ"Q'0E'!7(^E#>#M·M)?08=*.E:_ 9=N%6*S^S)JGB"]J8VC;·XK4HH·P7^&'AN545O#^ALL0VQ@·MV$1"#).!\O·R22]34C?#·06OY+K^Q·(·U,6:28VM;·M5% & /ACX;6 QKX>T,1NP9D^PQ;689)&WD@,V#[GUJS=^"·'O\ 1H=/FTG3·M9M/MG#Q6SVJ·#$P)(94(V@@D\@=S6M10!C^*_·6A^.[>&'7·%TG6H;>3S8DO·MK2.X6)O[RAU(!]QS4FL>#M'\0>3]OTG3;[[.NV+ {1:1+Y8\%W·X'4'6I10·M!673;==/%GY$'V01^2(·@\L)C&W;C&W'&.F*·S·!^'7A_P +;'<;7!>A;/IV·MFW98SVEK91PP3%AAMR*·K9'!R..W**·,?PUX$T/P4VUUVC:·I>DMJ$GFW)L62·M·W·P·/S/M·W·R>3D\U9TOPWIV@SW4EC86=G+?2&:Y>"!8VN'·O.5 W·[G)]·M10·51N?#MA=:S;ZC·8V"OCHH·Q3\/M!·LQK·M+·^Q·)^QM:;DP?8X·*,QR#(5VXWD$Y,&>>M1CX;>'0T+?V!HNZ# B/V&+,8R6 M^7Y>,23QW)·;U% &)K/P^T'Q%K46I:AH>D7^·I6\30175S9IRS1QL"&0.P+!2·M&8%0<')SUK0T?1,/P]I=K86EK8VL0PD·O$L<:#V50·*MUY_\>OC_IOP+TS1·MXYK>35-? \4:C%H^@Z3"X274KN3H QR(XT7+R2$5$YAH.L7TE·MS>·;HJU&[32KK75N]+SL[0WUW;VR1Q,(·MGEE,]*&^5<}JK*2OO"U;X)_%.]^>>CZN=6\.WWA?6·!U232,·QN)DG7S$2. M19(I%QYD3QRHRL50D·RHQO!T&C>"M'\·W+3.=I.FZ?,Z[&>VM4B9AD'!*@$C·M(!Q(5)!/A;3·!L9K6QTVPL[>Y=I)8H+=8XY6;AF95·!)[D]·\|U[XQ^_]_·:MST/P3;_#V\O/·NH:/)??GBX70$· C$']N=/TOO=%TVQO&9KBVM;**&&&!}+·M35%U\·4FF^VK(+5E4Q&)=AV72Y_]L%?iD'·'MEU\|·0;WQ5#KLVBZ3·K=N MNR+4'LXVNHEQC:LA&\#/_1ZE|·_#NL:_#JUWH&BWG6FTHGBO);&) {B*0*J·MAU4_%_]O'7(@W\?(@KX)U3P·,QM\6TB6=VU8^?H4Y,8·MEB9%A*R,&D #!U#%3TXR·?1&I>&)[UF]M;J\L+.ZN,!S):RS0K(]LQQED8@E·M3P.1CI6A7S?\&?VYM6^*?[57Q7^%LO@VVAO? AK9·.H+FVU4R?VN6V%VO@B·M+!U!)9@#CJ·.!$_91^*_C#XT·!RTUWQQX'NOA[K\UQ·$^D3SF5UC5R$DY56·M8=F /&>A% '5Z|\+O#.O3VTE]X)· +GL=0L[6_L^A=DUO<8]2/PEI45[9W"2SV&FQ&&TE%N@·M>U0C!2-L95<<87·Q6G7C'QC^/UK\'%/AK_A(K5;?PKXFO8']76%FXT^·E+>·M2DZ8^6&7;M$H8A7VA@%8, #L=*\#:+·H·[)IL=TNRN2"/-@M4C?!ZCI+8SD^N:\V** ,$?##PV(6C'A[0Q'(0606$ M6UB,X)&WDC) ,UX/'V'^PE:_M*>,_!,T_A_P2XB\(^%8+Q'\·W\|VC@S3E") MX[NUB>50· IW0[0CDACEE7'TM10\'S_L>_P#!/,1/V6?C7X@\9·!.G^#[76=·M'ATD>']+U>[U2U+K,97NI)KE48R"'(]*@555SDESCZ!UOP1HOB.Z^T·AI&EW M\Z[$$EQ:!*X4$D#+ G&2>/LA!<6T"Q!R.A.T M# 0^O!>C^.M·%EKFDZ,6%F'$CV>·M4N(@PZ·M<$9&3SCO6M10!\L |·!4O] MBSQ=^VA\ O#O@GP/X5TG^R=;AU2675;J·VBCCBMYX4BC2&^3;5.C$SM"A, '·M/T1X\%ZC]·W:*, ;?5·NAZ_=">^T?2[Z=5"""2XM(Ÿ M'"CH,L"<#/2K$GAO3KC6XM4>PLWU*&,PQW;0*9XT.WMR3%·M'%&/)$3G.U0 !G+=/4^M7** ,&(^&OAR^NI9Y_#^BS3S.9)))+&)GD8G)9B5·MR23R2: <_PŸ\O=M<·H6CF>3=NE^Q1{VW·ALG&3D$@^N:W**·,?;X7^&FA6·O·M#NA^6K%@#IL(MH)QD@;>IP/R'I6S:6D6CVI$+$5<<,$*]D<·%%·0. #@ 8·M%3T4·%%%% !1110 4444 %%%% !1110·5^(/·!{Q_P·F·ML?___L;KW_TC%?M}7X@_\'O'·)K'P/\ ^QJO?·2,4·>?·P#!IO\ \I2·VN_^·MVW_IWFK]·J_'·@TW_Y2E_M=_P#;,_T[S5^_U·!1110 4444 %%%% !1110·M

=R<5C0W^I>%OC[`M;>!_[2O-2\-Z]HK,B3[2UHH21G:BVJ:V&TR6"=O.E4@DAHBN%)&6W<;P.1S0![,\0?C9%X-\2C2;2Q_M*]C`MTR;5Y09_)1((U8\,%;<[%2 , =R.U-_^*^EZC\,8?
%2^<+"X@&J1ESVFH0:2VC331J$;$\#H4,((1AN8JW8GD$<`M5S<]WIO@OPM)J4-O+.X1^\9CL(@V3J5Z#L:4MC!5'8]&QC>TC8^5:./5M%N MKF]TBVFO+5,*ZEC5Y8%E\T0L1DKOP.
V:F<5:KSWX:_&J7Q=XQ70[ZSAM[N;2 M(.8AD@EC8,ZD+.)*V^9TSZ!47/L14>J`M>.KR]\4ZCH,J>#.3N=)D7,!=Q!+FWO%(&0ZG 3DXY)Z+._&LNM7]O.;V>E,]KI5O, MA1BWW9+EE;D%N53/\
) .CKK:*/G+PU\.O%5MX@#.TUDL[Y=6LO%L^I7=^T,"`M*2U98]S"7&U6<]W^@\@*?L7;1I0 4444 ?3/ `!O_D&^:*(.\)=.)*P_ 72V_E+7?5V8*4 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 5X)^WY_R(>A_P#7^W_HMJ][KP3]OS_D0]#_.O]O-1;4 2* MU%%% !17# M#2%9_@_|.#>XU*W5'OYY%M;0.,])&!.XCN%56;'<@#O6+\'O$
MN@V.I/INI3WTGC&WM1=WT^JP,D\@*YW7Q# M1KBWEN/#O_"W<=D(XR\27I1]N H($A78%/4]%YS0![,17EOAG4/$!^&7AKP
MO))3M,WD[',NGVH8AI6)Y$FTJBYYWDD =:.O0O#$&FV&BP6>E`,&RL46 M!$A<.L848VD@GGUSS0!H4444 %?H\/ /D0]$ Z\(/ _$6M?GE7Z&_#_P#Y M$/1/^O"#_P!%K0!KT444 %*O^P/=_|
HEZZ2N;^,7_)(O%7_8'N M_P#T2] 'Y_T444 %<)<.\5?\?H(_O6OA"P,S^@NKG*J#)(D8_P#Z[NH8+"W MM;B:,*&&.2Y(.5T0!I2!@%B.6(Y[4 >#_M".7XWL/"OC*ZGM_#LNB7I4&<
MR2F\2V1U\M%'W!@G);]['O7=_ W0V\4?./0,/Q!9Z?)8XU5$3A548"CT.[4 <%9 M^.'(`Q/XKDTO3[:*#P]H5W]IOR@XU&_)#A6/5_+.&<^/C-XHO.M-7T:JEN)FNM1\6S.1 ! MU[4_7J***
"OK;]@K_DD>[JAB3 _%05\DU];?L%?\ )(]3_P"PQ)_Z(@H M]NHHHH ***** "OQ' P"4VEC_DUCX' P#4VOC_W^ 1*BVKWN0'!P\ 4444 ?*"??\ R<9*.`72V_E+7?5V8*4 %%%% !1110 4444 %%%% !1110 4444 %%%%
!1110 444 M4 %%%% !1110 5X)^WY_R(>A_P#7^W_HMJ][KP3]OS_D0]#_.O]O-1;4 2* MU%%% !17# M#2%9_@_|.#>XU*W5'OYY%M;0.,])&!.XCN%56;'<@#O6+\'O$
MN@V.I/INI3WTGC&WM1=WT^JP,D\@*YW7Q# M1KBWEN/#O_"W<=D(XR\27I1]N H($A78%/4]%YS0![,17EOAG4/$!^&7AKP
MO))3M,WD[',NGVH8AI6)Y$FTJBYYWDD =:.O0O#$&FV&BP6>E`,&RL46 M!$A<.L848VD@GGUSS0!H4444 %?H\/ /D0]$ Z\(/ _$6M?GE7Z&_#_P#Y M$/1/^O"#_P!%K0!KT444 %*O^P/=_|
HEZZ2N;^,7_)(O%7_8'N M_P#T2] 'Y_T444 %<)<.\5?\?H(_O6OA"P,S^@NKG*J#)(D8_P#Z[NH8+"W MM;B:,*&&.2Y(.5T0!I2!@%B.6(Y[4 >#_M".7XWL/"OC*ZGM_#LNB7I4&<
MR2F\2V1U\M%'W!@G);]['O7=_ W0V\4?./0,/Q!9Z?)8XU5$3A548"CT.[4 <%9 M^.'(`Q/XKDTO3[:*#P]H5W]IOR@XU&_)#A6/5_+.&<^/C-XHO.M-7T:JEN)FNM1\6S.1 ! MU[4_7J***
"OK;]@K_DD>[JAB3 _%05\DU];?L%?\ )(]3_P"PQ)_Z(@H M]NHHHH ***** "OQ' P"4VEC_DUCX' P#4VOC_W^ 1*BVKWN0'!P\ 4444 ?*"??\ R<9*.`72V_E+7?5V8*4 %%%% !1110 4444 %%%% !1110 4444 %%%%
!1110 444 M4 %%%% !1110 5X)^WY_R(>A_P#7^W_HMJ][KP3]OS_D0]#_.O]O-1;4 2* MU%%% !17# M#2%9_@_|.#>XU*W5'OYY%M;0.,])&!.XCN%56;'<@#O6+\'O$
MN@V.I/INI3WTGC&WM1=WT^JP,D\@*YW7Q# M1KBWEN/#O_"W<=D(XR\27I1]N H($A78%/4]%YS0![,17EOAG4/$!^&7AKP
MO))3M,WD[',NGVH8AI6)Y$FTJBYYWDD =:.O0O#$&FV&BP6>E`,&RL46 M!$A<.L848VD@GGUSS0!H4444 %?H\/ /D0]$ Z\(/ _$6M?GE7Z&_#_P#Y M$/1/^O"#_P!%K0!KT444 %*O^P/=_|
HEZZ2N;^,7_)(O%7_8'N M_P#T2] 'Y_T444 %<)<.\5?\?H(_O6OA"P,S^@NKG*J#)(D8_P#Z[NH8+"W MM;B:,*&&.2Y(.5T0!I2!@%B.6(Y[4 >#_M".7XWL/"OC*ZGM_#LNB7I4&<
MR2F\2V1U\M%'W!@G);]['O7=_ W0V\4?./0,/Q!9Z?)8XU5$3A548"CT.[4 <%9 M^.'(`Q/XKDTO3[:*#P]H5W]IOR@XU&_)#A6/5_+.&<^/C-XHO.M-7T:JEN)FNM1\6S.1 ! MU[4_7J***
"OK;]@K_DD>[JAB3 _%0 M4 %%%% !1110 4444 %%%% !1110 4444 %?6WI!7_)(]3_[#&G_*(@KY)KZV_8*_Y)'J?_&&)/_1$% 'MU%%% M 1110 5^(/_>|?\FL?__+&]] \ 2,5>'WU?B# P>\?|
)K'P/.[&]] J M(Q0!Y`|\&F__*4O]KO-_+;?^G>:OW^K\ ?^*#3^_)2\E M=_)MO_$S5^_U M 1110 4444 >0 MN?^)#Y/^OZ' P!FKXYK[&_;<_Y(?) U_0 ^S5\A_]?[^ZBWKNO!/V_/^1#T/_K
&_]%M0!\K4444 %%%% !111 M0 4444 %%%% !7Z&_#___)$/1^I KP@_]%K7YY5^AOP__P"1#T3_*\(/ 1: MT :;)%% !7_&+!_DD7BK_L#W?:HEZZ2N;^,7_)(O%7_8'N___$2]'Y_T444 M %%%%
!1110 4444 %%%% !7UM^P5_R2/4_^PQ)_Z(@KY)KZV_8*_P"21ZG_M_AB3_T1!0![=1110 4444 %?B#_,O'_)K'P/_.QJO?\ TC%?M]7X@_\M!Q R:Q\#_\L:KW_P!(Q0!Y_P#\&F__"E+_.(
.VW_IWFK]_J_'_(-_M_P#E*X?\UW_VV_P#3O-7[_4 %%%% !1110!Y*^VY_R0^3_K^A_P#9J^:.,^QOV MW\ DA\G_7]#_P"5S\"M^>]B'H?_7^W_HMJ][KP3]OS_D0]#_Z_MV_]_1;4 %%%% !1110
4444 %%%% !1110 5^AOP__1#T3_KP@_]%K7Y MY5^AOP__1#T3_KP@_]%K0!KT444 %*O\ L#W?_HEZZ2N;^,7_7_M_"12+Q5_V!{O__$O0!^2]%%% !1110 4444 %%%% !1110 5],?L%?\)(]3
M_P"PQ)_Z(@KY)KZV_8*_Y)'J?_88D_]+1$% 'MU%%% !1110 5^(/_!{Q_R:MQ\#_/L:KW_TC%?M]7X@_P#!{Q_R:Q\#_P#L:KW_ (Q0!Y__P &F_]RE+_M_&N_^VW_*=YJ_?ZOP!_X__^4I?[7?_
&V_],U?O\ 4 %%%% !1110!Y*^ MVY_R0^3_*_H?_9J^:.;^QOVW/^2'R?\ 7]#_.S5\"?M^?]_HMJ][KP3]OS_D0]#_\ K_;_~M0!\K4444 %%%% !1110 4444 %%%% !M%
!7Z&_#_P#Y$/1/^O"#_P!%K7YY5^AOP_!^1#T3_KP@_ 1:T_;]%%% !7_M_&+_DD7BK_L#W?_*)>NDKF_C%_R2+Q5_V!{O\ ]$O0!^2]%%% !1110 4444 %%%% !1110 5];?L%?\DCU\
[#$G_HB"ODFOK;]@K_DD>I_JAB3__$0 M4 >W4444 %%%% !7X@_\!O'_ ":Q\#_^QJO?_2,5^WU?B#_P>\?\FL?_P#[_M&]]_)(Q0!Y__&F_P#RE+_:[_;?^G>:OW^K\ ?^#3?_E*7^UW__MO_3O-
M7[_4 %%%% !1110!Y*^VY_R0^3_K^A_]FKXYK[&_;<_Y(?)_U_0_^S5\A_P#7^W_HMJ][KP3]OS_D0]#_.O]O-1;4 2*UU%%% !1110 5^AOP_P#^1#T3_KP@_P#1:U^>5?
H;\A_D0]$_Z\(\ MT6M&O1110 5S?QB_P"21>*O^P/=_P#HEZZ2N;^,7_)(O%7_&!![O_T2]'Y_M_P!%%% !1110 4444 %%%% !1110 5],?L%?\DCU/_L_2?\ HB"ODFOK;]@K_DD>I_ 88D_]$04
>W4444 %%%% !7X@_\ ![Q_R:Q\#_\L:KW_P!(Q7[?_M5^(/_!{Q_P FL?__L:KW_TC%`G_P#P:,_\I2_VN_\MM_Z=YJ_?ZOP!_X__^4I?[7?_&V_],U?O\ 4 %%%% !EOQ4*_%G5_%SS>#_%?A?2-
%\I MM? M.8UQ,' ^8E@1P3T%<_[_P@/[07_10/_O_((W_P#B]JTHH ^6322+*8_['FC^9?\ QZOKZB@# MY! X8&\??]![P+_X_WG_,>H_P"&!O'W_0>\"|\@#>?_M_)Y^&!O'W_0>\"|\@#>?_J^OJ*/D'_(8& M\??]![P+_P"
Y_\>H_X8&\??]![P+_X_WG_,>KZ^HH ^0?^&!O'W_0>\"_M^_Y_P#']A A@;Q]_T'O O_(_WG_QZOKZB@#Y! P"&!O'W_0>\"|\@#>?_M_)Y^&!O'W_0>\"_^_Y_P#']^OJ*/D'_A@;Q]_T'O O_@#>?\
QZC_(8& M\??]![P+_Y_\>KZ^HH ^??#WPA^.WA/0[73=&^<^!,>RLT$4,?!8LK'099B3^:])]_P@/[07_10/_O_@C?_P"KW2B@#0 A?V@O^B@>!?_M_10_P#%%[1!0!X7_,(#^'%_T4#P+_X(W_|BJ/^_M$!_:_"_Z*IX%_\$;_
/Q5>Z44 >%_\(#^'%_T4#P+_P"!___)XJC_(0'JH+_M_**!X%_\$;_ !5>Z44 >%_\(#^'%_T4#P+_:"_P#XJC_A ?V@O^B@>!?_M_10_P#%5[1!0!X7_P_(#^'%_P"!%_\" ^__BJY_P ?
LY_&7XHV$%KKGC'MP+?0VTAEC3^R9XMC8QG*.I/![U]*44 ?(/\ PP X_Z#W@7_,S_X)1_PP M\X_Z#W@7_P!O\A X]7U]10!\@_\,#>>/O^@]X%_|,S_./4?\,#>>/O^@]X%_M_P# &_^/5]?44 ?(/\ PP
X^_Z#W@7_,S_X)1_PP X^_Z#W@7_P!O\A MX]7U]10!\@_\,#>>/O^@]X%_|,S_./4?\,#>>/O^@]X%_M_P# &_^/5]?44 ?M(/\ PP X^_Z#W@7_,_S_X)1_PP X^_Z#W@7_P!O\A X]7U]10!\@_\,#>/
MO^@]X%_|,S_./5Z%IWPR^/FF6%O,V_CSP+!*;1K%&O]B2'8]@ #),/0#K7 MOE% 'A?_@/[07_$4#P+_X(W_^*H_X0'JH+_HH'@7_,_S_P#Q5>Z44 >%_M_P#"_M!?]%_\"_^"__ (JC_A ?V@O^B@>!?_!&_P#\57NE% 'A?_"_M!?]%_\"|\@C?_:"H_P"$!_:"_P"B@>!?_!&__P
57NE% 'A?_"_M!?]%_\"|\@C?_:"H_P"$!_:"_P"B@>!?_!&__P 57NE% 'A?_"_M!?]%_\"|\@C?_:"H_P"$!_:"_P"B@>!?_!&__P

*MU!J'@NYFOV\+:VUW9V$%^MQ*4G:UF52?D92 l\L[F\)4EWW?2GQ_ 9,\+ _$OX MF1^-%FUCP[XN&ERZ'-J^CW*P7%W8R'+6\@971ESRK;=Z$ JRD#'J5>.ZE^WA M\+=(:*-UX)F\07R^+K(;I] (70M0>\C7:'WF,0%MFPAMWW=!S@YH L.7^QEX M)* #3PCX5\]Q:KX3T_P/>& _TB32+UH;B&=HY8W=W,=YN]9G++(&5BWS CBL M'Q#_ ,${OAOXK^#&K>!=2M]8N=\1ZW)XCUN7[.8[K6=0D<.T\TBA>=P4A4" MH-H 7BO2_A/\<_!_QUTFXOO! B32?$$%G)Y%T+..E M=,0!XQ\1/V$O ?Q1M/A^-5CUP7WPQ"KX? U*TU.2UO65%*$:6,J6&(T&3\WR MYW9+$K\0OV'O! Q+C\06NH7OB>/12%C6AUK1X-386.1+,10Q1(R,&9/EMXPS M1-5555(*Q4TQOAM=+54 5["QA7QAM,>$44 5[*QA7QAM,>$44<4.4C51A0 . !5BBB@ HK-MA? AM^T=X)^+WCWQ9X7|-^(+75-=\#W*V>N6D<'/^36/@?\ ]C5> M_P#I&* ;ZOQ!_P"#WC_DUCX' P#8U7O_*1B@#$_ /X-_ \E*7^UW_VV_\M3O-7[_5^_/\P:,_ /*4O]KO_MM_Z=Y]_?Z@ HHHH **** "BBB@ HHHH **** "BBB@ KS?]H+_)A'_;;_ IUZ17F_P"T%_S"/'VW M_M.@#$>BBB@#VSX2?\D\T_\[.?^C7K)_-%^)C?"WX87EY.W%I;ZQ[$D6EZ2 MURRK"+VX<11,^2,QQLWF/Z)&Y[5K?"3 _))Y1 \VT_]&O7*?$#X4:_X]? MAW5KT^&]0\$Z#;$@.3=Q.\EW,$3[7N(*%HXO-C1-O(@3D)8$C:.?$W_!+,Q_ M/>MM?W?]4O@#K&O-KFC:]>2:[X>U% [@3&^F"'1F+*=IDEMBK/C@/L.M>V?M M*?M8>/OV;O\ @H!\,/#&L:EIQ0J MGS5(RV]92#@#%>C_+.F\7_ !:\+LVH:II AGPHWB3P MWXNN/#LEC#_'$IFM)595C? L?BS7+/1_#VO6? C4Z3<^!9XH;DR:*T4DD5VT\;M)'}(8V M578JKE794*KS]1?\$_/V6=4_8T_9PT_P#JFJV&MMI=U<3Q7MK&T7FK-(TA:#(MV<%2Q&0QR/2OEWQ1_P $8/'WB_| 9Z\2>]2'+&E:@VJ>,/'$MBO))%8W%W. M8GA=[F* M8_#VJ:XOB,>%=!;,?21+*S6Z5=S3O)Y[M/$4;=A5C(:%UR=*V)>%%E;Z+ 8GJC;9? *&-E,GC8QNW-G;L MQ@8SGFO+M* X)5^+,'X(?'3P@_BWPZ\GQHUB'5OM0M)@>)*W37#ILS^]SD*# ME,! & M6@Z1\2?"MD=-U :A!G]E:M QD)78C&1% FE3:69BI0[U9-Q /)OC]_P4A^+ M7@'_ (}X:!\3%T>W\+ ^-[? Q.?#FK66IZ/*EM?+YF?L]_/XT>_@&[R31-%FTC0KK2+":&Y=O),5O/=32,=QB&W"QQJ20&9V(YR/AA^P7=Z3^ MV7I_QDUS_A%=-UK3]'FL+L>'(0$$\17W"\L1V%AL4N68JS.=H% 'AG M-!)/XZZY%* BU%4/B1<0A2/P]IXQN?[.DO[.!DS!:1)-YZM^[C ;,+$L94 M @<^3;]O3]WX>?M)?}$^/C)!X%*(1+7.3XFETG28'O%LW9C;A[E A;(*4JV/ MI76?L1?L ZA^RAIOCCPQJFM:!XJ\!^)M:FUF"QGTDMW .2_8[T3XN?LY>,O OA?3_[X/N?%]M%.37MKID<2HJS(Y+++& M%+X4-M4D:EH.N?:#[QE9V.B7VD)\;07. MGQM%&4G2X\UC)($+%@55"4P%& [GR?"'2% MEL+9=%FU.?Q1J11#;N$!\N'Y*" NUV=PP? VUM# .@G#K'C;1O@SX3\8:WHM MUX+^"LZW-L+**07?B1H@JVPG1ALMU55&J4>??EL%,C%O7/V%/'WPU_;7U[XN M?"?OAX9TF#QU;I!XB7.7].GNKBO>>(O$.H11M/X?U QMY5BL$Y4EVF4(H,,/)EYB>!5! M#8\W^'!"_ 41^(QK_O)B?$?XG3MI%EXV^'M[=62W$=F3:W _)$=O*&>$GY2 MRSE2* (P4W#&=M>]?'3]B+QU\2_VG/A,\0=+^)%O;KX L9+>>UU321>1S7$@D M66\CB5UC65TDVCH(_*C(W ,:XCX,?\$P/%/P=_ 8V'+'PC3QEH6H6WQ!U">YL MKY]/ECDLEE2* VEPY#L4A3"*%*L6.Y@0H_/JEGXO?M!?M%_#/P?\0 0OO 6 MC^!]8\ 7DU[,QVLCZF[VJNL4X5@8Q&TBA@F[C!R2S#;XE\&/VW_!AX._X(_M_P#B3XJ>&]++\$^%],\/>)OLR6.E:%';,-'),'1MF%& #DW! M5&X /A_^V \ %7!?VN@3X8\57WA?5O#_P 9/"D6KRVMCIC6TFDS_;22 I*9 M&,+(NXD*N&8!5P"&:VOQ?^*W8VQ@USPG\'2A3/8/#J^ M*9-*_M" NTL%*V(0)936\DL0N#"_ :^6-P79BKL@3-.?7N4XZ,,$C#'Q6\ 8)\=1?\ !0V]^/ECXA|*0W%U9BQ31,B*XE1$%HMODS*5 M),Y=WW_<>] 'A_C+-5+CX(_\'!&BP>%]UO;?$'38AKUG_L=UOM9=5,HXR&M MXYB>NX$G[S9ZNV_X*A^_/B%X)\7>/_!^G3:O8^%_&:Z%8^$;+0KB\GUC3(_+ M$]R]RBGR[AA+O15(5%3#*^X 7O/P._8/A\%?M-Z]\9_&NO+XN^(VN1_9[>2" MS^QZ?HEOL6,16T1=WSY:A# ((DD%N 68GB?V>OV'/B_^O91_&>5%1 &>'+,?X M8^_M2;4Y+*_TN?2\4M&D;AOLI5UBW[<*'EWKA(R8VVD, 9NI_M1_%>?OQ= P4GU M_P"" AW7_#^D^!XX7&[2_OM$ Q=V&^>)!!(@D8-)M ?;@')W%<-QO@C_&K MMX(@\]2L5_$[Q-XNTG2K[XB?#/71X9"6]M%8ZG/((1PSNNX7RK8%&:.@Z'D-N ;[N-ISD M>A^"2^"16G?\,A_$#P#X]\1+?<^2B3[[-_J&MV=]5BL;U7WPB*FRT:-OR&(M+\"6097(P 7/#'[9WC+X5_M0?![P'XVOK#Q%I_P 7_#B:@+N*R%K-I&HE&Z)*ZKKVF>&?%FF>);NUU'P9J. MF"!VTV,2*AL[C=N>XC94.57R64.R*JKSZ%X. 83UOQ)^T3_B!X.P!4T6:3 MX4^'4T,2K'2?=+ ^Z"LC7LSR*IC^5LK"!L:.P!,A PFM?$3X]_#+Q MQXPOO*K.W\.[L7=QKVE031:IXC6,#[/17?!3M>QS=?/VSK72U'Z#KWP\$D]GKMCX=ABN]0:'[=B2[VLHFDV0 *S?*K.S,6! M*GE_V8_VB_B9^SQ_P1Z/Q2LM1C\53SWET\<$^FF6;3&EU>=;]VE|W=<$EF8 M!E0*S@L64'/OWP0-X)Z:UX ^(WQ^U36_$&EW6F_'9+A9H,*)UFT<2&Y "LWR MRX6Y89(7E </^36/@?__ C5>_|I&*_//_@'TW_P"4I?[7?_;;_P!.\U?O M)7X_P#!IO\ \I2_VN_^VW_IWFK]_J "BBB@ HHHH *****"BBB@ HHHH ** M*** "BBB@ HHHH ***** "BBB@ HHHH ***** "BBB@ HHHH *****"BBB@ HHHH *****"BBB@ HHHH *****"

XXMTCB,DJ0[\)-OOF?S) M%&SRU !4EQD@:'_!1C]OOXT>#=7_&/^Q?C)XLT.^CU.XU7[-(_^D]Y?A_P#$_P",/[1?[+OB[P%X2\#?8#X7U'59XI)_M%OVO>(D@A4 0R9$>Y"\[^6)WAC*,HM+_,%'-(\!^_%OPR_:+^%[>%.?\,? M"D_$**STC6O[4COM)1'\^-7;" KZ+X\%Y%#?026]#1[YFLXC9W?!.I YAB10(-MF*&7!QYQ_P $;?VP?VC?VRO 'C/XM_%?PC9MI,J>/+]f358 <.-*6UBL6FP MVACR(DC.[S?,^9V8E2S%B ?.=U>6=D@EO;J.%2D^$?&\'B2*Y+7B6 G$HN;18Q]GCD.6(M_FN=L@+*I5U0 ^ZZ*^7_ (N?\%+ =)\&>)?BQI_PS ^$[^+ - +^!NGV=S\2M3.O M"R.%IR[&WLHS#(-+]6--53G#0"TH9 FXD\.7C # KA4NOB1X*^# P)\&Q^*?$ M'CWX 3<3+7*=PCG88P]2A!sF<6E5@#Z.HKY&*?\ M\6'PMX]*2\U-O P4#\' _>NYK?PY=VCRO(K@0ELH CB<$ MHF5)SM(P8 !G_!0+XA?M(> 3]VD_L0>)E\ ^(OA->Z|_B[4?$2VUG+*L'[!3 ME>.%I$/,D:S$(S,F](S&$+1+0!];.;]>FZQ9)J6D:A!=6\N?+N+:4.CX)!PRD@ M\@C|*GK\X_V7?VY/@U^QI_P22TG]I#X' L\:R_A"T\8?5C<>'M9\:B6^226Y M93,/ LVQP7P @1 !S\QSGW#X8?\ !36]\6_M@^#OV3/B+ ^SEJ7A*?XA^!U\3 M>#=7G\107,7$!AGF*3P1)BW.RUG(_>.WRKN5=W !)645\|8 ^=?^"OMC'X$ =+G MQJ^&/P"D\0^!?@[X@<@T,7-7M?% L[54;AYQ [VEM]FD5HD=T.Z26-BC9"Y&V MO)'X$?>$2ZC*.'P\|_ %[\.QZ6OHT228M2M;*+14%NU%M, \A*B4^H8/$4?!H(WX M-(H4 Z-=T21Q"K-JS,<*HN%)))].M6]_*?ZX7?!\[X2>+O^#B?XL?#[Q9\+O#N MJ:#_,(>) [$U'18)[3S6TW2V9)="TEXM(Y)QDEV/:'0+AM.]_HP%W^_=E\ WF^$D/Q.7P1+XX_ML+?L,?#G]E)O$/BSP=X>_MBVO%\,16UG>P,E!) M'YCR6VZWREW&IPLF)<+RA,J@"U?17R+X,_X+%_L^>(/\%M:_,9\2>&M4TA?# MNK-HNK^#GE26\75_DV6D:_*KAA(KB0A0%#DJ"C+78_#G]O<7?[2F@<JL?:,X M7P^# %?BI[P3(K*G3O<$!U.TO(,2F2V>1K> !HWF-896*\&0]A(D)P" ?1-06 MFIZ,]$LI-A]$$[VLOE7*0RAC$^ =C 'Y6P0<'G!%?,?)' -1Z1,YQY]\02" MSX2V%QAA7O(p?)? Z3<7UOXO\W4M"$%O=303ZE8_95^S)< _9E6,1+*O[Y OA!X= _,^-/[/O[. !9^,O!?B6YU'QC9ZL;]L,^]A?46ED@;R M(VCA1HKB0)@O)YBKN0!=H!^C]%?G_P#LX?\ !3'XE_"# @F=X>_:J_:>|%1ZM!)KNMFUT,6V\2X&KWE¥J=Z7:X5;=CIJ>J-C;>OW<8?M)P]U]?? #XR>*B_:MZM<>) _-AI,5<G>5TW7+2:WD+5+NTN1#%OBRSIH#NC;C&*Ø*T*B MBB@ HHHH ***** "BBB@ HHHH * $ M' @]Y_Y-9^!__90-1_ 2@5^WU?B#_P>|_)K/P/_[*!/_ *0B@#$_/X-M-O\ E*9^UW_V\?\ !\GK]_J_'_@TV_Y2F?M=_|,Q_Z?)Z_?Z@ HHHH *** M* "BBB@ HHHH ***** "BBB@ HHHH *,:(4+RQPM(RJ2 ML:$;G...@R0,GW('O3]*,G;X_$S]I+X2^.?"VI:U]\ 9VF:.M;#\!7MHI] MT9+6 KI&I&-RS274[B495[R10S*.\# _X)1_LM_M>_L,,? M"_$ MWX3ZY\=6A^"W8;7)KWP?K@XDTJ;73GCD986E@CO'EQ+,;E=@K-N@C^4 L1 M^@M% 'QOIG_!/;Q;X9 *X^O:Q^TWX7OC:?#2Q9X8@U3Q5I4,}(KWQ#.W$?V=&-MCZX5TCO1(^EJC@\,0>)_:J_9(^//@3_@IQ9?MM> /V9;#XR>"_ %'A6/1/% MOA>,>P%S82{(LT27S+&?]3 P8'_)ZHQ0,&/W]10!\ ?\%+?V/OVAOCU^SU M*? OP#_ &4]+LKC1/B&OB'6?#'AK4M+L[72K55D B9I9H(YIV$@+*&)2FX. MQ 5F^AO^"B,{8>O LC:O8 L3.5Y7CV _>VC6":ZMHKJWM78>?Y+ROY*S[,#= MOX&XH=P0U[S10!^=?[+/[&7[4OPO_P""F>A M(:]^S1!H/A/4 A>FEZQ<1>-M[;4L;.^V(0)9+R9LUU&[>2WE,*(:N1ENFB"Q*TI),L0=3L 48;]! MY(XYHVBE0,K*0RD<$'M7CGA#]B3X;?# _ M\/_ COQII?@4PSP)X,M=?\ M\9=B@F9FDACG0#=QQDNPVI-H.%Q0!\E_'WX& _$7QW^VA\/^"FG[-'[/^G_& M7X:.^*_%M8ZSX2G-G!<0VSQL89XXKXJ@(5X6*]5.)U;8&##[D^ GAAO"_P . MX;=O@]H7@(W5Q)'/ W MAC3O!?@_1,?3=)TBQBL],T^TC"16UO$@2.-%'154 >@J_0!\)?%[JA_X\?L MZ?\ !26/_@HU^RQX(3QGI'B.T>T^(G@2VU*TO(,,)$D/]": M*,/S3^/[W[CGQMX_^%/BZ'4_%.DC7;<7+6GGL\4"3SR+M%*\$(AA)\SU4V4L!FOT=\+ZCK>K:!:ZGXBV;2,V>+?:ICW23O;9.0CNGR%P M,:MA90V0R. &-^B@#\M[/_@G_^U1\)?V(OC9_P $/!?PDN-;?QY\2[584?#O\0 MC5=3M$TW^RS/8N\MV7E$L,D<=e80\8C9F:0>7Y@YKT3][[JAC]HD<6Y&@_L:^'_M (*_"S4/%OA_Y WMF/%6N1ZOIMKYD$+Z4-T<=S=1N[E;*9BH&!E0"<\?H)10 M!!=7=Q;Z<] [#ID\|J1%UM(FC$CG&=@+,$SVY8#WKX(_X)4?LM_M4_LT_M0_'MOXD?&K]GS5-T;XD:Z=2\/7:Z]!%R0BW=],(Y4@O'9'9,F,#@KD') YK[^HH M_)CP_!\$)OVY[7_@G?^T!^SS=_LTW\?BCXB? $RQUGPU:Q1HI227G6[@GD9 MY!>E4*+,/D%27QIX M176M/CO%6!=.\SRI'N!.%2 K<<2_\M$/3=M_0JB@#(^OVIOV5/VD-"_X*:^% MOV[O"G[*<?Q9%P[KO@^/1O'7@.74+'2XH22T

*O' I\GK]_I ' (--O^4IG[7?-M_;Q_Z?)Z_?Z@ HHHH **** "BBB@ HHHH ***\&_X*=?M%>_ P!E#]@WXD?' MOX:PJVOZ)H\4>DRO$)!,SW-S#:K<,?"&\HS^,@@@^7R",UWY7EV(S?,Z& P]*
MO:5IQA&^BYIR45=]%=ZF5>M##T959[13,]$KGO-%?R0?\-#?'G_A;/\ PN[__M (7-XH_X3#[5]I_X2?|-MR?[=YN<{O.W;^O;-* &-&U73#$WBKQ1%] QJFH/;RO;270M8,01L\D+MM.%(.5P"!7[5
MQQX$YAP7@Z.*GF%&5.,Y92G>DHRLVDM9N=TGLN;3X3YO+.**695)4U1DFM4E M[UU^%OR\S]$ZCO+RTT^UDOK^ZC@@B4M+ ,X544=22> *^//^&!O^"A7Q+ ^?X M^_ ! !6SQ,:!,R??
TOX8^"K#0?)'=4NEWRM O,,U+:.)*$/*=(@>%22J,>U?FWI]#*>_LTY *A1}3 .!K/#K\U MZGL_6<=/X%O\4DO_2><]:^) P#P48_8/^#?F1_$7]KGP!8SQ9\RQB\307 T
MN/6"!GD_\=KR:_@M]^R%XEG>S_9{\"2%CXN3JQ18_AQ\,[ZY#-G& UPL{Z] M^GUKV7X8?\$__P!A_P"#7ER?#3]DWX2Z7%C9?)X6MI+H8Z?OY$;0_BU>NP0 M0VT*6]M"L<;*%2-% 50.@ '04?
6N!<+_ |~7KOO.K"G'YPA3G+[]J#DS2>| MXQ](N3^]M+_R4^.O^&Z/^"D?Q_^3X%?\$G-,TZVD^YK'Q/\ 'UCI'E>A>S : M8_0 Q0? W_!B ME_K5A%[2?U5X,5'RA_N@CZUK^#_^")'_ 3<
M\,ZD/$/B'X#S>+]6,/,U7QOXDOM4EF_WTFF,1ZG^#O7UA14U..^+10<*6+E2 MB^E+EHQ}.6DH*WE8:RO)WE34G _>O) ?*X?QPS_9P_9Z^"Z)\(/@e5X.\+,; MA3X>\ 6MF?SBC4D^YY-=I117S&
(Q.(Q51U*!W.3ZR;_^]G;"$*:M%67D%%%% M8E!1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 M %%%% !1110 4444 %%%% !7S_|\%_A_|M?\
Q&\'M>%M)_9.TCP+JAL_$]7_BC1?']WBJ})TVVK]MS\FO^"6. MH_M=7'_!:GX[\5_#_@2#4Y].A_X6>FAW%TT-L1"GV7^SO,,6S)Y0?S_9ZC_?:1_-O/B9XJB/W#_"*B]%)4O9.?RBY-DW7A_M]6B2&=,
<>7),MQ(17Y&WET)1U :3&SA,<2)-M_P!,VWJ,U]?45,N\(HQ<,NY,)'M0BH2MV=76M)>$4\%M 3G&LLPTG>M>H_[SNO\ MP'X5\D<_\,/A1\+0@[X>3PC\)2AQH7AC2X\,..\Z3#9P# QG9$]C/OBN@HH
MKY2K5]UZCJ5).4GNV[M^K9WQC&*M%604445F,***** "BBB@ HHHH *X[HOQ MM=XA\"?!O62%?A34/LM_:"W^SW'E(^S=-<1HWRN"IRK$ M;44 >D \=_M# | 10O__"DVG_QJC_AKO]H?
_HH7_E)M/_C5>;44 >D \=_MM#_]%" .\I I_\H X,[_&A_^BA?^4FT_P#C5>;44 ?=O[./B_Q%X]^#>>C^^M_%FH .[^Z-QY]QY*!]MMQ(B_*@"C"]!P.U=O7FO((7_)O/A_ZW?_*5S5Z50 M 4444 %?
B# P>\ |FL__P#[*!]/_I"*_;ZOO! X/>?<36?@?_V4#4?_$A%M 'G_/P;,?\ *4S]KO\ [>/_$^3^U^U?@# ,&FW_*4S]KO.MS_)/D]?O\ M4 %%%% !1110 4444 %%%% !1110 4444
%%%% !1110 M 4444 %%%% !1110!XU^W\ \D6A_P"PY! Z!+7QU]5O=7>G3VEE?M:S2PLD M5RB!C"Q! <'CCFOL7]N?! Y(M# P!AR# _T"6OBGQ[KGB+PSX-U+7_"_M7A)}>U*TM6EL]'CNEA:
[7;EY,[Y9_[3 #]QRQBD+CDY SCBNZ^(@&[_:ZN_A P"()_A/ MK7A74_#_(CAOM:O =A=M!!);6L8+26L;9S,9))!'M91M4*6.TG:=K]J+X3P?&] MWG*^#/@[!UWXBO+9.^TML$8959MVY2.0#,_8_^
M/OBCQ)^R;HGBCQ=YVL:,^,Z;2_,>7]]JGD7?&'#,<]&$7D.<+3#[MG!K% 8.UO MQ?KOQG^-T_CK7!J.IVWBFE"TGNE0JA$+W<2A%).Q J *N3@ A6 _M@CPAX,\&?
%GQ5X8'A&PN++>&]\/7BVEVUPR/-)(<'EG0G Z,B.F*XW]B#]G+ MXF_ "7XS?$?Q/XXU'Q EE/JDD.EQ-VKIK<,3RL+V4*3OE 52&./]>_ ' 'T[M7W0\!O\ DBWA; L!V | Z *^"!*^] @_ R1;PM_V [?\ ] %
'6T444 %%%% M!1110 4444 %%%% !1110 4444 %%%% !1110 4444 %%%% !1110 4444 > M:?MB?LT^&OVP_P!F3QC^S7XLU.2QM/%6E?9TOXH]YM+A)$FMY]N1O"31QN5R M-P4C(SFOPO\
^(<#_@1=_P + 1 X0; A$?"]B?:O+ X33 A*;?[#Y6<>,Y.? MM73G,Y.> U?T-T5 ^E<#**X%?A_@ZV%RQP-_?^0J<7)1E9+FC:4=,))WNC9:C M9GD6
S:I&I6O>.FCM==GHSS3]CO]FGPU^QY^:S+X_ 9K\)ZE)>VGA72OL[W\L M>PW=P\CS7$^W)V!Y!)"'Y.T C)QFO2Z** /L9C,3F&,J8K$2Y]E23E)O=RD[MM NYZU.G"C35."LDK+T04445S%A1110
4444 %%%% !1110 4444 %%%% ! M7F_[7^\ R;SXA^EK_P"E<->D5YO^US_R;SXA^EK_.E<-`P[J4M]!IT\^F6 M:W%RD+-;VIR[!(X!VJ6P=H)P,X,/2OG34/'G[7/PW_:I\(>_$GC/2/%.B>+
M5FEN]*TS1%M_[*AC($DF[YI.J[UP[N0^&?:#0O??&OC3]M_"E_XW\8ZE]C MTO3;6@G2G:@+'KT)K#>B_ P]\^/_C/\.OV@OV:?&S7GB\6/$]O M'>-1^*J/,LE@ 7FG9"Q.4<-J4=,*O[T*5W'! .DU_]IO7-
4_:F\5_C5_B(O@ MBRT30A)H=S]EMV?4+HQ)*7=KA'7:%8E8U"E@#I.[/%@O_V5\5+SX0?"0ZE1 M$.C^(_B3XC73KC4?LORP6BW,<+W44'H'\'SB-(FDB*M(]S,Y&Z.+?&4O[3GC7]EWXA:B.
3ET2!-OT/67MXXIIK9TAX5\T_L??"OQ?K_P E4 %%%% !7X@_P#!]S_R:S\#_P#LH&H_^D(K]OJ_$' @]Y_Y-9^! P#V M4#4?.2$4 >?_ /!IM_RE_:[_P"WC_T^3U^_U?@#_P &FW_*4S]KO MX_P#3
MY/7[_4 %%%% !1110 4444 %%%% !1110!2\3?\(N:A_P!>,O\ Z:._.BOT M7\3?\BY]'_7C+_Z:_.B@ HHHH **** "O]#_@G]_P BYXD_Z_K?_P!>OE^ MOJ#_ ()_?\BYXD_Z_K?_ - >@#Z$HHHH
H:_P")]#\+P1W.NWWD)^U&\IF MR<9_A\]_7!?'W_D!V'_7VW_H)H V?^%N?#S_*&#_P E)O\ XBC_(6Y\//^ MA@_\E)O_(BO$Z*;/,^%N?#S_H8/)2;_XBC_A;GP_Z&#_,E)O_B*\3HH M]L_X6Y\/\
H8/_"4F_P#B*\ A;GP_Z&#_R4F\ B*\3HH ZC]N"><*Y^ M'%"MF_P#82M/_$3)?R50 4444 %% M%% !7WO\!O\ DBWA; L!V | Z *^"!*^] @_ R1;PM_V [?\ ] % '6T444 % M%%% !1110 4444 %%%%
!1110 4444 %%%% !1110 4444 %%%% !1110 M 444 %%%% !17QAXA_:Q_:L=?OK*U\?;(H;R5(U_LJT.%#D 9,6>E4 \AKO] MH?\Z*%_Y2,3_P"4 2;=%?$G_#?7[0__10O_*3:? &]/^&N_P!H?
_HH7_E)M/\ XU0!]MT5\2?I_=_M# | 10O__"DVG_QJC_AKO]H?_HH7_E)M/_C5 'VW M17@W[_QH^>)?Q2U[6K+QWXD^W16EG$]NOV.&+8Q<@G,;+G@=Z]YH ***** "B MN0^_W_(D' K[C_K7CU
'TA17S?10!](45\WT4 ?2%>;_ +7/_)O/B'Z6O_I7 M#7F]=?\ ;_ DT*^_Z\[+_P!*H. /CFXM[>[MWM;N!)8I4*21R*&5U(00=" M.U4/#W@WPAX261/"GA73=,$Q5*/L8X0Y]]>WNC9:'C IQFH0S;KI_G>8J2]MN1L
E2&'49!!',GU"@##H?VRO M^3>]_[^5I_Z)DKY*KZU_;* Y-[TW_L)6G_HF2OD]@ HHHH ***** "OO?X#?M\D6\+?\ 8#M__0!7P17WO\!O^2+>%O\ L!V_ M_H H ZVBBB@ HHHH **** "B MBB@ HHHH
**** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH _O MQ_R-6[ ]A"_ P!#-9]:'BW_)&K4 \ L(3?^AFOE?\ .!^(?[!07PATF!\ ' MA/Q-X>L/"VDZA'"WAQ()\YX&E$2332.I.78J=D.*55QR2&-
'TO1?SK)QN#?$/5/A0DI_X1=ZJ/3\A9HBD!Q2@=8&;YG06VA<[3VET+]I/ MQ5X0C^+]WXEO(_$NA^ $@FT^O D<+15VA41LRNR+N11+@CD4 20M
M%?,GAK]]+XC^%=8^#>K>/O$$>I6'Q7MYDOX3[%%$FF7#/#Y!MRBAMF:A$82. MY(&<@U\T ?0?_!/ P#Y&GO% P\@^\ T]^H:^7O^"?__/R-/B+_ +!\/_H;.M5]0T %%%% '(?&[_
)$@_P#7W'-6O']]A^\W_(D'_K[C_K7BFMVFH:AHUW8:M3]AL;]V>.WO1")# Y4@2!3PQ4\X/!Q0!:HKX[!5? 2\^!O[:WPW'P2\.>(. MN\\1RS7/BZ/4]2.Y:2SB=/-
EF8@9$BM<!N#HNW!O2ZWDGO:_.$^.O@SXGR M:I=\'Y^ZH?)Q_9F6U0

*=E_Z50UR%=?\=O^30K[_KSLO_2]&@#X\HHHH **** "BBB@#[:_9"_Y M-Y\/_6[_/2N:O2]\U_9"_Y-Y\/_ %N__2N:O2]"BBB@ K\0?\ @]Y_Y-9^ M! | V4#4?_2$5^WU?B# _,'O(_)K/P(-
.R@:C_Z0B@#S_\X_O^4IG[7?_M &\?^GR>OW^K_?^#3;__)2F?M=_]O'_*?)Z_?Z@ HHHH *K:S[']D:/=ZK MY/F?9;,27R]V-VU2<9YQG%6:S?&7_(H:K_V#9_|T6U'$_|-!_]2C_Y/_|MVNC_
(;#_P"I1_\) | ^UUYO10!Z1_PT'_U^\ Y_ P!KH_X;#_ZE' R? M_P#M=>:T4 >D?\!_P#4H_\D_|_;Z/^&@_^\I_\G__+77F!% 'M&D>.?^ M$W\":JO\G?9?+BGB\OSM^<1 YS@?
WOTKX#KA^%G_)+=9_ZZW' _*(2OAZ@_M HHHH **** "O]#_ ()_?\BYXD_Z_K?__>OE^O]#_@G]_K^M_P#T M!Z /H2BBB@ K@OC[_P#Q_Z^Y_]!+=[7!?'W_D!V'_7VW_H)H ^=OV@?
WQ_M)^)7PWN__PR\;6OAZZU']U>;G/.*Z6Y!WI&%(VLW3<>@)QR01Q7P&^_?[0 M?PZ\5PZM4/CU#XETK3M*>WT?0K73%LH()CM5'Q&,;5C#H!M.__!3%>UT4 > M.:U\!;SXC?$;2?
B%\9=8M[RV\.SF?P]X7T^-OLEO<A/&<#T6BBB@#H?VRO^3>]_[^5I_Z)DKY*KZU_;* Y-[TW_L)6G_H MF2OD]@ HHHH **** "OO?X#?\D6\+?\ 8#M__0!7P17WO\!O^2+>%O\ L!V_ M_H H
ZVBBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ MH\'944NQP_DUSG_MSX>?\#*_]^3?_ !% '245S?\ PMSX>?\ 0P?^2DW_ M_11_P +<^G_0P?^2DW_ M_11_P +<^G_0P?^2DW_ M_11_P +<^G_

(=" X65X[\>K<;+?PV ;[:$, M\VIZG=7&#*T*K(/-=V8L\T8PS%;^H/B-\/8?AG\$#=>#/@7%\3Q$7A_P='HN MEZ3[$]M'-J5ND85H6ENCL19"H,@YW[5!#;5P =A#/CY\'?VE?AW:_%?X%^/ MK+O'H%Y(\<5_9;EVR+]Z-T<*\3C(RCJK $'&"%Z^O@#_(-Y?$GP[A_9>\8?-M"?0_"&KZ%XN\.>.[B7Q[IF[\+%>S*(T\E< Q{J6OEF)OG5XGR3D&OO\ H_** M** "BBH=1N9/(3Y[NVM6GDBA9XX5ZR. 2%'N3Q0!P7Q" ;L^ WPR\?VWPF\2 M> Y+GQ7=6INHO"WA[1KS5]26W&/WSVMC# +'%S_K'4+[U>^# P"T5\%OCU_: M6V17>AW7V;7)E@EM;_3)N?DN;2X1)[=C@X$B+G!QT ?GU_P &Z6N: MG\8=9^.W!1WQ'OGJ/C/Q@XEL5U34;GF549;B4HN>40LV-HX B08P@PS|K7Q/-MKOP/ P"#A2%2:M\+I'@E\>>$?],M/%UM;<+?2%Z8/[:.9@O\(K>"GOO"[1/?+U7Z COQ%\;9;+09M1>PM[=N/"->]K8S72;IT*?!M?+=Q MYK0W;Z<)8X MCST!(^* P#@XU\(^\/ /JCX>^"?"_E1V.EZ5\2;"U ML+2+.V*)-+U%5&3R>!R3DD\DDFOOOX=^$/#=YHOA'O#] 'F7A7_@1]^PMXV\.7GC/PQ\>(.G1 .G6'4M> M.@.C'86V>%_%7ACQOX>L_%O@S0%8ZOI6H0";PU/ M3+M)[>YC/1XY$)5U/["17YG?\&U>@.:+XK_93^*WA?Q+1<%]IVI>+%M.^RN8P M\=Q#)8HCOLIX*LI(=]#4G_!N5XU\66-Y\^%/"/B2UGT RR#EMGF MEO(I /02+:1/@<95CU8F@#[Z_:-_:L_9Z_0)\P^. VB?BC8>&=-N;CR+I[MF.6:6YD R58A41Y92!R@ (SC-.OP2^.WPA_:,^'UK\5/@?X^L/$F@7CLD. MH6#G"R+|Z-T8!XW&1E' 89&1R*R?CSX%_9N7P_] OD -$\%>'1!T_0_#=-PFH M7_B.Q2ZCM=/_.DRHDH94WX&[- TFR,'=L0#\[OAC\ (_C=_P3_X(>_&#XHV% ME]/AKQ)XWOQJNF:,)&6YT'3;VXM+% W.Z.X%L[R@.&0X /O[_\ VY?V M8[?6-=T32_'M)KLGAB0Q^)+CPGX4U/6;,2I%&62XN+"VFBA=0"65W!4*Q(&# MCN? A]l6OAA\5 _5M\4OAMX^TG6 #EW TT&M;=?)+;E%SO)<"M=7S? P.$."7AWPM_P $R?AU-0&GN6OfA"S$=2[1OQ_Z_M1VKYE_X)7V\! P""COL5G[&AGC?:_AC>ZGK-YX? +,+.&2/55MQ %4@!?AF> M)TZ2)"JL"%O0!]R?\7_@HQ^O+ ^T3\4.CX,?!C]H?1==\2VXD(TV">/[2(P2 MYMY)8UCN0%!8 ^2S_"@MT!>1?$3XA ^'OA X%;XE_$?O';Z1H6AV.EYJN!7 M;$);PH,LQP"2>P4 LO(:\) KX?\ B-?-R X$^+O\ P6"^'WBSX$^1 --+4\5_N6?_:,^9GOS_94-M^* @[2/CIX>MXO ^HV6G:9X3M_$MNFI.(K>JVL=Y*]0/-.WM8 /C5"N'D$ MTI7;##(P!^C7@?OIX.^)'@K1_B'X+U+[.H^O.7.ZCI-YY+O^?;3QK+%)LD"N MNY&4[6 89P0#Q6I7D?I 7B3P[XI_8A^$FH>&=>LM1MXOASHUK+/8723(D\\E M#%+$60D!TD5D9>JL!! ((KUV@ HHHH ***** "BBB@ HHHH ***** "BBB@ HH MHH ***** "BBB@ HHHH *\>NOV] V4;+XZ[^S+>? $Z;+Q)=29XO"S^&]1%T]' M#[^]_9\,AC!<.#L*#=G;S7L-2GM P_%UOV:O%>G<3O"W_!GX#O\B\< "+4 M+>74+F%?FN-,$X-.V\?9DS-DKT.4\V[4^#[9^)/OW^&>PCUW02#7CS5-0M MKWQ/?BQT&*U\/WMV+RY*. D]UO"ZA]D26)H M_^K?!_[;OI-GCWQ':>$/"OC'5;C5-0T.36.,T^:3P=JL,U_8ILW7%NLE]IN$^ M=,>7NSN&,USGAC_@IW^PYXST[5M9_ &\7=AH#*->U%/#>IBVTPDD# [3,UL$ M@SM,[[+]UO0UU'!+_A#PWK/(/'P?\6:EI4H%?#' !O196>H^)OVEM.U"TBGMY_&5G'/!-&&21&?40RLIX((0! M!X(H_ 27P5XY\% $GPO9^_AYXLTW7=&U"+S+'5=(O4N+>X3..I)&2K#((X/ M4$5S2[0/[2GP+_08\"MS?&EP\,Z-]H6"_ZO [O/*02(XHHU:15\CM16 M.%)O@&$U^>O\ P0<0\1:IX# ;O_: _9:\,W' 'O"] XDM8Y(>PLV57N7 MVR@H@*O>N2 &2[8)0O0 SX!2M'?!#]jP"GQ.^ 7Q&L/$VB<_UW9;U;&90" M8Y(Y%62)P%4[753AE.,$&L'6/VU/V<-*\7ZSX#L/&U_KNJ^:,/$5KX(*ZEK MG]E-S\ER^C\VI\RV[_"M\DA5OE,@CU\)?LR_"?XG?L5?\$P_VC/VI_VC7WA: MY\? O?;SX"T+:R3Z)H^7CL[@H>8!1%<-* >0D<1;.0;.O^#?SPQH6C?\ !-W0 M/$FC0#]O\0^(M7OM:N.KS7'W;VZESU)\["+K0!)9?"CXR?"OXY^"(/B1\(/' MVE^(M#N2RQZE!=TLD8=?O(V.4=<_,C ,O<"O-OA_P %/(N"2\0)K8Y@#\.O MVCM"U?Q6DLD46FP"94N70LL[OB&X$XB=R0'1P#7Q%^PO)+HG_!:'I[3] ME702]'BW3]4O-=E TWE>._"9I+GZ_L=?# MGXS /!3_P"!VC_L] #K1_#P^$<:^)/B7K'A_3H[6*WMEG@ETJP?R@%.LC\I-M^(S\PAE9_NXH ^G?VD/V^_V/OV1]=T_PO^T:<]:\.ZG]D8DL]:WN+J.VCD:*.D$!W"[2K8/#OZEX8[\3>'? &OARP\'7^$=;M=2TK5+..ZT[4+*820 MW.$BADD1UX964@@C]#7R7_P60*:MI_[# _Q"'7X9_LOP>,KOQ':?;/$VK1>1Y MNE1PK&/[097S-.\448">6#Y80$X12#Z+_P $N_& PF\??L#_ SUCX):?]=I MX>MO#XL(+369EDNH9K.1X)O(Z@*Y,TW!^% Q@,]KXWTG3XP?*NF96N2B9 W[S'=]D@SLWD,+0 M!^A/C+IKBX ?#WQ%XC\)+>`2& YIUYX1T(CZUC^T>&)0$5EI'^7 N6F$'EF'C' M(IE6.\ON9R5(\):G_P %+?V.=%\0ZX1UCXI.C:,KXAC230-.N?!.LOW&IHY MVHUO&UH&F#'@% 9' @"BW-MTU6'#Q6\2!%QA9\Z3_5"OAK_@IO-RFJ_97_P"NEA_Z*]+TF,"_UKPU;G5+B/(- R89HDC9AT+!'"%SUP M[CL*^>?AEX#!* $+_@VQDTSQ990S16'P\UG5+ !5!,5U:ZA=W$+|?X6WQ.C M]&(Z$T ?I0K*ZAT8$$9!!ZUX_P#M%_M_?L>?LF>)=.\&_M!_'32_#NK:I$). M33I+>XN9O*)*B21>,.0PQDA@'DV]=IP>#7CO_!*,XI>,_8G_,$Y?"MSX_OK MB[FT34,[2-/O,IBSS6<$[OD9/4(K>2/18@.U7 \@IC\%?@3%"!'C'T>>8+CSL[/+V?-OSC':.\L7_@H7^R*WAQ/ M'+?$^[3PQ)=_9H_&4OA/5$T]I_E_P#(4:V%GMW_"[_#=N[C_:_//_(*W M^$_BI^Q7_P $F/@<]^R%'XDF>,XO1:,^[NTF8QW$L<;W1M-W4\(GE)4'&1;(< M#&*_1CQ[*/A]%-^PIJ_P8BTJU'AJ'X6S:9#;>6/+6V73RBD#M@ ,#U!/6@# MNO'?Q?\ A=\,?AK=_&+[QX]TO2_"UE9+=W&O7-VOV80MC8ZN,A]^Y0H7)'X?$NC^ /B+*OA2/68 /@@!LXY!%L? M^R"\]KF5\# A##*.!.!"-G_8_ '@CPO\ MY?M _M_>"=-L?" PHEM)=!\ FUC M$%E? 9O;/[FHQ[N%^SKDZ7K?@2=!.V^B MV^'M2!L#FBDD>[OE!D;$:!+,0#!)H3X8 '3XH M_L_?A?CGX;O(W^*UI)9>&[#O3,3#PWHB3V!(/>OQR$0W$V#+'*SX\|5CAZPN MS_KKI^H6K&6$&JZ5?0W-K?_P#'IM_RE_:[[>/_3Y/7[__%?@#_P:,?\ *4$IKO\ [>/_ $^3U^_U M !1110 4444 ?-/[4/[#?$?]I'PG^W!\_%]KX8^*C@<V,PAM0M&FT[Q!9^7 M)&;2[5&5XR8Y9(Q.F656P5;.FWY3U#XN^\/^"F_[1UC\+A @HQ>Z5\$;/X1 M;O\ ;3\(=?U,:))XINF&W[0]_<"&-[=0C*(HD+.'*S"0JX92 U"]M=Z/I_&[51_#O5I<OF1E#<)E1WW<&#/ \ !.S]DCOU"?]^S=9_LZ^+_ %FD MZ_%EH75S9ZOIL41+2">8K%?&<$TL<.;01\HQD"_T4 ?&.F?\ !/#/IN]P _M_P % (O$W .!.'0/B3X.6[\1;4MA_PBMY971F*)CY=S[OI"B@#*SK]]SP!\FVA # M8X1*C)Y4S^=>3%6FDX(#SI2%##$?Z&56CT?28=0?5X=+MDNY5VR72P*)' MH6ODC@?E0!\1?%,]@C_@IKXV^\A XG^.O@/_(*!Z%X2DU]$[.]2PT.P:LQT_M38F8PVB2R[G"@L78]5#R,SD#@#UZ+X_MZ_#/O!X$3X2?'OPEKOA(1/!=GI' MBSPWXUTR59M1U")2)M4CO85>;SI3&E'Y)088D$#MD?I%9% 'E7[,7/+N@_L\W'C M2Q?)2PW_(H^(OBN?0!XMU*VM?(A:=^(X(8RS%8HERI:N9F9F=R?FVCU6BB@ MHHHH ***** /BKQ5^R\]2/^";_CKXE_MB?L1^#1XRT:Q;"E]XO^##EH)9+B.5 MW-UIMQ&KE"HFF8VOB?*LRH6)E.^U4(EE(09^3]\.K0Z/-OJ$FI\^ MEVT=U.,37*0*)"H6 R>@Z^E 'S' P %4'Y\" B% P4/^$VA?!OPQXIT;PQ8Z M1XCCU]:4K^VEN99I4M[B 1"_H5<3EMVXDD ;1C)^*Z7^0O#GPIL DM&> MFU_3]AM5874]V/CC6D-4 @A ^SP/!7P!M$+!\5OAB$\V\> M@Y\,/@GXX\;ZLH_M/>%%2B\4 B&6U;Q\'09S' &M(.TCQ0%2SAD.D$2222OY+ MD.S[@0$&0>H-5]-TC2M'A:WTC3+>UC9MS);0J@+>[^@'M^\+K:RZVWVH7,ZS7^XD<MS,.KEF.Y25/%>B_ML?\$G?V:?VFQ@IXOT#X<_"KP7X3\>>)[R*[7QU_PCB/ M,.VTV:_%7[/W@W M6-,TN3Q9IC6-QJ^I^8XLT+H2RQ(O[TD!A@NF"0?FZ5ZO10!XE_P3Y_9H\,_L M<_LO>'OV;O&'B+2M;?PR+H6FM:.LD1N5GNY[DAX7!V%3-MR';=C.%[\W_P % M_V*_'Ol?'P%MO@IX3\:.1XWN98[:\SP1Q*4YC+1 M;M:L$<8YZ;CUKY7_8D_X)N_M5_L1+\2Y/ 7QU\"W=[\1)0B0O&U$^\-7$?L&_L"?#']@_P+]VB^>O_$/B/Q1] M O\ O=XMU9%6XU2X&XK\BY$<.EY"J98@R.2S$U0_X*#_ +,W[37[5?@C2/AO M\"OCOHO@;2X=12]UZ34_"_)]3O.KP0%&/E^2'7>R,K;RJ X52& ^Af*/FS] MEA 9 .:+\(6'CBQ .;B .87XPP^+- 'BTFULM*%!;6=B5G%U%Y284^<)(PS M X$B SZ>%_^+-%_.!_X(>_ ?7& / @"3XN_"U[U^>^L[&\ED@U'P89D7+3-$D@ MO+0E,E@L)1C\S?/D?H/10\!6?)$V/@W\"|(\_^.OVA_@;.^TQX4^)OQ?^*.4V MKZYXG?:D5C\],2\;FPEC>=EJ2FU O_#;_@&FK_P4A\+ ^+ _B MG_@H];7AO6/%%@!QMI6F>$TMI]92296NHVG7IX"\0\IIV@9/O5F@#%PM_AM_P4!C^)?CC]SXSU?#[?2-' MB9YAX;BUCPI+%[AN*1=HA"0!8[V_3_*V16A?LQ2L[^.OV4\(@/.MX;_9]^&B3G1_#=B889KI@=9;B1W.66>0@-;Y)7=S@ M@-5VE9 !1110 44 M44 %?(__5/_P"">/O_P"")B/A_PKX.\ _$30 "MCX7U:74%O+VVFNY;N1X ME0+L78(POS?O/NR/NXP?KBB@"GH,FOR:5"WB>TLX;[.BX2PN'EBSZ[SHIP>N M^,.XR<9/R;^UC_P3S^+<O[13[^)MOAG);&ST&ZMYYI-26*[> M=B\]A1"6#;0 K[<9RV<5]?44 >0 MM _/QS^U1^RYXE .9\\,ZOI6C77BO3TM M;S4]Y19H[(="J'5K'B+F8G85&2F,@&/W:\)\ _P#!.3]H9OV%%_X]^(^.(P!H M??PIG@ZU1X>UW0/#L[Z]=FUXJT;/SIQ%. [F?:TFV3*KC;\QK[4HH Y'X# M? !X< LV2"'0?@?\)M&-AH'AVR%O80 ^]VRQ=Y';^*1W9G9N.L'!TKYK .V M_8M _;^^.?[1MM\;/@U^V?H7@/3=#TZ2R|+Z4GA.7DEFDH7[1.SS;AYTI4*70 M+B.!'QN+?85% 'S%KW_!.2T^.W[#:?LI?M?;%. ^\;>(IKZ?4[SQ]%Y=RFI_M.*T.S$CY"B.%U@V?=.8*\0X^= V[/VAOVH?V:?! AW_@G+ ^T#]NDZ!X3\6Z MGAI/VG&LYWM%L6@:!EF\| [;>*+Y,.USM?S! @+DK^DM17EE9ZC;/9;A;J3P MR#$D,T896'H0>#0\!GZ'^QI!FF?$>(OV4O^"[=MX;\I4ZAXGMK M3PPN-OW^H ***** "BBB@ HHHH ***** "BBB@ HHHH ***** "BBB@ HHHH ***** "BBB@ HHHH M***** "BBB@ HHHH ***** "BBB@ HHHH ***** "BBB@ H MHHH ***** "BBB@ HHHH ***** "BBB@ HHHH ***** "BBB@ HHHH ***** "BB MB@ HHHH ***** "BBB@ HHHH ***** "OO! X/>?\ DUGX' \ 90-1 P#2$5^W MU?B# P 'O\ R.S\# \ LH&H P#I"* // \ @TV Y2F?M=_]O']\GK] J M' @TV Y2F? M=_P#;O_Z?_?Z@ HHHH ***** "BBB@ H MHHH YOXN]\DU# ME Z,2O$ZI[\ +'G /)-0 [9?\ HY*\3H ***** "O;/A' R M3S3 /MK_P"CGKO.O:/ AZ 8JS3 ^VO\ Z.>@#!.G6O)OV1 VQ A+ ^V9X9\2 ^ M*/A/?>;IX8\87V@W>Z4 YI@?]W2IH _:"\;ZCH PWM AMX. MLM5NM6\ZCN9X886)\LYUO$KA,.9)I[@C!(H _1FBOBFT^:?[0WPZOOCAX@O[72 M "^$? B7X37%WX=*:=XPFOIM:UVM57[7;'RT$*2+F1WC;)D6 CECNKS7_@C MC^SKXC_:+_9H^%OI4?Q8 :/^(]WJGA'Q5]LNCZ1%XF;[#<0B>2,QW4;JS3$N M7)8L#LVQ_=% '2Q45^+?[9WQH^)?P_I V=+SXV_#$IH'52'7BWPQ^T2]L/C5 ML.DUC;.LYY1H<"_X#WF$.Q]I[66XCC0R@L;^OOVI?'47_!4]WX]#_.(3^'?AV<35-IK:RB/YK74.? MVR/V+_]@CEXB^*GB_4/&^A^-' ,18=)L]8\0Z]?RZI8Z R\4WE74K"OF M8K<1AD2 RDD:Y@C#[8_93^#W!0/P]_.BU'O(H\&C:.\&?$_@2T%EX7@\82Z MG(.7B*=0A#O*H$T!/FLIS(Q5WW-S0!F^T]^\'V0?@_]QN^'4\O>5HH%E8K"ADD=SM +,V6+$#'\DD<.,2RN M%502S,< =237+?!CXT?#W]H#P%%\3OA9K:ZEH=QJ]9VTM1@>7'M%U&R\>*\)MY_%4D.I,[69IR#/+<7+ NSR87+*5(^A5VJ-M>TUS7QC^*WA+\%_ "CQ'\92 M'DTT>G>&-N 2U(V\> ^0Q0QEV5%R-SG& ,C)(Y% %+X ? OP3^S7*=+ ^"WP MVEQOH&B1M%I-M]-U\[VT18MY8D(#,H8L1N+$;L9P !YY\;? ^\>7P#^/WQTT/ M]I#XC7_B>7Q=X8$2^'-2L->;U&FK*\]+&D2]IPL\'=9C\7FWBC\ZY^SYN$ HS M1[6^8[#)\O3)XH];^&/[*WP'^%GQ.U#XXZ7X9NM5\<;K (+WQCXEU2?4=0, M(&!#')S'WCP -D(12!R#7(?$]X)L2W?$WIH?_A[2.X\6^%_&5Q:+:;SJ M?@:0<=:,2VK0A53ER@VI*0!1$4E&1B$?7))4$>]6C73VL3WT.<6FGVDM_2W4<$$$;2333.%?-&%2S$\ DD!*/SM:_'MN^'B'Q_P %1? V>I/"'PC\>+X"\(:.UEJGB#P?X:U/[.HH/G"W"7=K$50H? M+'/#$*.!Q@D5] AS8?%?X9:J;_0=4DN!IM]LVK">_?^"<'[GP_!?8\&75M:ZYJFF?#:\NKOX=^':.MU7[18>'![B3S'DA4])\65N4. [R^5_!M(!%_Q?^P\$O'VI7/_"9:MXFU'0[_M ,8#Q1]/A&[UHR:7*]]KE/$/QK^'/AGXL^'O@=]6OH?%'B>SN[S3.*B(:06MLH,L[C/R1Y*H M"?O,<#.UBH!SOPP_90^&_P , BO??'1]7UWQ%XPO? #\.A+XA\3;@-MQ-O!/B:S\3^ M!3O0?)BU.T?>D4Q4:A%(.HQ&=!*OAB@!NG.ZP.U5M&CR!#Y:2.55FQP"0#@9 M9^IGZP_V=2*/PMI2MIZA1=&//PND\.W?PZ\5-H5^UI@=7B74RF16=&\[.A,/VF8IKO%%XP\=:!.HGB348M9(6 M?3'YHHO(6/;LC"!!!M90&!B4[B2O/M!% 'FO[+'[*/PD_8X^&C?""X(V^HVV M@?:Y+R*RU#4&N3#+)C>5= _FP2 <$D],9.7$ZM# (9!=2HXFCD4H0-HY)]>HH ^7 _H7 M!E?X?_3\@CXW^*#(@?X$US5]>|=>&\;N-3GMK2XU75_$.L7EO(@DD\&>1FD MD'"\(T!) 4.C7D(_ 3C_P"">/P[^)/[&QPB[3?A'X@6^H^:[)2N=1E^'GBU M[ZRT^#5%O+@Q7+65RBEOW;(0%/DMO3RMUK&#&%W+Y2CB1FS#)E% #'U]@#QGXN_L-? M**XUW_BMO&7B+O6NF^.[!Z3QEX=L]=._=AJRVT<$<2/&5)B^6WC#/"T?M_ M$_ #*PUGPP-*^&OP:U.:XD4L:H.:U<(T6R@@B"%VU_SN-M[*Y98T# .R 1U% !17S[-P4B_X*.W7_3KT7PXYLUWX)CQ3!F_DL,>:S-M\2 99X;A4WD-&ULZ["N<-')R.5%7/B-_P45TK]FSXN>%_A5^V%\)KGP+,^-Y M3!X>)96&LQZGHCW"E0T.TWEPRV[NGS/%MPVXL%#%0#Z3HHHH ***** "BBO) M?B]^T:\1/AM^T9_@EX< 9\]2^>M%\;&Y&L^..)^O>'?*?*^?B-E^:_,>/ MC[OF-E0 >M45R>G_ !L^:K?&? 4/@=%I6O<^)M?T*1?5I6L8"&^Q6\LACB\TY M^5W(9@O7:NXX#R @HGXA\0:'X2T"^\5>)!6M[#^3=,)/K4+ZF'16\$: MEWM=@CP[HH)/ KP'XF?MT>/ "_9 <.S)+$7$6Y@@!]%45%W85EW90W^!WC/PQI/Q>T MXV/A_P 6:E'I&G>*!\_P#)K/P/_P"R@<C _D(-NK]O[_$'_(/>2^36?@2'__E U'_TA% 'G \P:,?!I3/VN_^WC_T^3U^_P!7 MX_\&FW_"E_:[.WC_P!/D]?O]0 4444 %%%% !111 M10 4444 >:?M=_\)O'B'_MT_P#2N&OB2ONWHSPAXB!>?!K6?"GA33_+7J M%W!G^SV_G)'NVW$3M\SD*.*!/[5\M_\.B?M#_ 1 1/? "K6G_QV@#'S:BO2? M^.C^1/VA_^D>_^5:T_^?\.B?M#_]&]XU]_=H \VK[_9S_P"3>/#W_:W_M_E(O_2P:T:PIXKT_[)]%JH^.MT6_G)]MW7$KK\R[?/47A/5?"_PS_^.4.2^%JUDQ>RK;W3.[VR*F2 J7!N;1%!SMFB)O?TZ4:O\[#FL?'#3OC_/X MH\01ZW1.DS;78V\6I#[%9S2123Q?9RI3[X\$19_]9^[4!@%'_#__+4O_!/K M[GO]L;Q;X>\;_&^\+7;F^:\)LF^:)+UE[$Y#NT;.Z_"%.OFS2VL\ OI_[0W[.WPC_;F^$^I?!7XV^%4U;0 M-3"&6#S6CDAD0[HY8I$(;-U(R"#Z@Y!((!\P6GP3_:&^:5]\_P#!^']JG M7Q^'T7^S1\+?VH_BQ^T?\1[O5/"/BK59='TB+Q,WV&XA$\D9CNHW5FF)- L*$G"DE*!)^S!^RY\+/V0OA?\&O@S'J;AVWNI;BTL-1OC M.9H_*#][XT?$KX2_LZ7GQM^'G[0_]^.O%OAC]H MEI8?&K29)K&VV/9SRC0X$;5OM,.9C5WVHMLJM^&AE!8U!??M3R^.HO\ @J=X M.M_VC[S4'^!D_P /[Y]#LXGF;36UE$?S6NHX>6G"LOELXP"T7EG?FNRD_P"" M)?_!/UOAS]WPL3X>ZXFCZKKRZN+ <>*!PBRN%!4?9U9RD8V$H3M+LN S':N/_MOYSOV?2C5XL ,3TWQA# #CXW?%[X5Z1HOPLM=$L?&OA;0M3\5#6\74DCVTJ6 MI:,W.D3V7>6=FV[(',%"7-/M4\<-MD?L7_!'+0%\5/%^H>-]#*|,^/_-(BP MZ39ZOXAUZ_EU2QT!D=XIO*NI6%C,O6XC#(D;E) (V/S!&^VQ>RG\OV@?A[^U M%|/CW1X-&T;X,^)_ EH++P0!XPEU.0:0$4VZA"'B50)H"?.93F1BKON;FN>_ M97_98^.7Q<^$/Q1_9W_;U\>ZO/5[AU|FIV)Y\1 M.FV>Y6^RVJ2'RL:"H2L;KNV\N+;$V@'PS_P'I6B\N_TO4(MT<@!!4@C M!1E(#*ZD.I (((!KR_X?2L%>/AGX5@^&GAGXS_$\>#.5/*M/!\OC63[++!_ MENDRH+M80/E$8GVI? EQCB@#P+!Q>XJ^>)=7_*?I2LX?L?:)?/9#GQ7>W;L>(.M[329S#!KK(TC);2M$1YD(:/>T>=KF$%@<V9Q\,?'?[52Q#3|M'!BCX#?$6^_MMY/"NNQ\:,F[UED???M-] (DFEV|S*V8A+&AA@7>!&Y^4KQ/)BS^R%\$?B M[9^#4O\ P\-BWWPF08[KP'[_AQDM;C0G150) -K1^441%:%T: @JY4!1C\/ M:?L& L_| AGX;>* ASIMEK"OXY\11ZJXO\2+K$D>K;GJ*7272W#7,>UHBLB J M((@BID[I)- 'PO\ LX?&SP=|= V6 P!H_P"$ P 0/AMXF^'WQ&\+?!]>#Q;X M%@U2IBL#@9\GI[P!)0)$$\'W)!Y9)E#OT7N#_ 8^_X(,>`B3 MIEG=]^NC5(!3FDU2XDB=8M7O439"\ABB(.&3<BENIR>_:S,5OM,:C5WVHMLJM^&AE!8U!??M3R^.HO\ @J=X M.M_VC[S4'^!D_P /[Y]#LXGF;36UE$?S6NHX>6G"LOELXP"T7EG?FNRD_P""

Cover Page - shares	6 Months Ended	
	Jun. 30, 2024	Jul. 31, 2024
Cover [Abstract]		
Document Type	10-Q	
Document Quarterly Report	true	
Document Period End Date	Jun. 30, 2024	
Document Transition Report	false	
Entity File Number	000-24939	
Entity Registrant Name	EAST WEST BANCORP, INC.	
Entity Incorporation, State or Country Code	DE	
Entity Tax Identification Number	95-4703316	
Entity Address, Address Line One	135 North Los Robles Ave.	
Entity Address, Address Line Two	7th Floor	
Entity Address, City or Town	Pasadena	
Entity Address, State or Province	CA	
Entity Address, Postal Zip Code	91101	
City Area Code	626	
Local Phone Number	768-6000	
Title of each class	Common Stock, par value $0.001 per share	
Trading Symbol	EWBC	
Security Exchange Name	NASDAQ	
Entity Current Reporting Status	Yes	
Entity Interactive Data Current	Yes	
Entity Filer Category	Large Accelerated Filer	

Entity Small Business	false	
Entity Emerging Growth Company	false	
Entity Shell Company	false	
Entity Common Stock, Shares Outstanding		138,605,194
Entity Central Index Key	0001069157	
Current Fiscal Year End Date	--12-31	
Document Fiscal Year Focus	2024	
Document Fiscal Period Focus	Q2	
Amendment Flag	false	

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CONSOLIDATED BALANCE SHEET - USD ($) $ in Thousands	Jun. 30, 2024	Dec. 31, 2023
ASSETS		
Cash and due from banks	$ 460,611	$ 444,793
Interest-bearing cash with banks	3,905,080	4,170,191
Cash and cash equivalents	4,365,691	4,614,984
Interest-bearing deposits with banks	24,530	10,498
Securities purchased under resale agreements ("resale agreements")	485,000	785,000
Securities:		
Available-for-sale ("AFS") debt securities, at fair value (amortized cost of $9,644,377 and $6,916,491)	8,923,528	6,188,337
Held-to-maturity ("HTM") debt securities, at amortized cost (fair value of $2,405,227 and $2,453,971)	2,938,250	2,956,040
Loans held-for-sale	18,909	116
Loans held-for-investment (net of allowance for loan losses of $683,794 and $668,743)	52,084,115	51,542,039
Affordable housing partnership, tax credit and Community Reinvestment Act ("CRA") investments, net	956,428	905,036
Premises and equipment (net of accumulated depreciation of $162,030 and $157,622)	81,675	86,370
Goodwill	465,697	465,697
Operating lease right-of-use assets	81,941	94,024
Other assets	2,042,508	1,964,743
TOTAL	72,468,272	69,612,884
Deposits:		
Noninterest-bearing	14,922,741	15,539,872
Interest-bearing	45,077,044	40,552,566
Total deposits	59,999,785	56,092,438
Bank Term Funding Program ("BTFP") borrowings	0	4,500,000
Federal Home Loan Bank ("FHLB") advances	3,500,000	0
Long-term debt and finance lease liabilities	36,141	153,011
Operating lease liabilities	89,644	102,353
Accrued expenses and other liabilities	1,627,588	1,814,248
Total liabilities	65,253,158	62,662,050
COMMITMENTS AND CONTINGENCIES (Note 11)		
STOCKHOLDERS' EQUITY		
Common stock, $0.001 par value, 200,000,000 shares authorized; 169,882,407 and 169,372,230 shares issued	170	169
Additional paid-in capital	2,007,388	1,980,818
Retained earnings	6,873,653	6,465,230
Treasury stock, at cost 31,277,970 and 29,344,863 shares	(1,011,924)	(874,787)
Accumulated other comprehensive loss ("AOCI"), net of tax	(654,173)	(620,596)
Total stockholders' equity	7,215,114	6,950,834
TOTAL	$ 72,468,272	$ 69,612,884

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CONSOLIDATED BALANCE SHEET (Parenthetical) - USD ($) $ in Thousands	Jun. 30, 2024	Dec. 31, 2023
ASSETS		
AFS debt securities, amortized cost	$ 9,644,377	$ 6,916,491
HTM debt securities, fair value	2,405,227	2,453,971
Allowance for loan losses	683,794	668,743
Premises and equipment, accumulated depreciation	$ 162,030	$ 157,622
STOCKHOLDERS' EQUITY		
Common stock, par value (in dollars per share)	$ 0.001	$ 0.001
Common stock, shares authorized (in shares)	200,000,000	200,000,000
Common stock, shares issued (in shares)	169,882,407	169,372,230
Treasury stock, shares (in shares)	31,277,970	29,344,863

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CONSOLIDATED STATEMENT OF INCOME - USD ($) shares in Thousands, $ in Thousands	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
INTEREST AND DIVIDEND INCOME				
Loans receivable, including fees	$ 868,441	$ 771,264	$ 1,734,830	$ 1,499,650
Debt securities	111,732	68,970	187,124	134,901
Resale agreements	1,885	3,969	8,000	8,472
Restricted equity securities	2,950	936	4,289	1,975
Interest-bearing cash and deposits with banks	49,406	60,995	123,788	96,642
Total interest and dividend income	1,034,414	906,134	2,058,031	1,741,640
INTEREST EXPENSE				
Deposits	431,482	287,477	837,681	504,271
Federal funds purchased and other short-term borrowings	32	49,032	42,138	57,857
FHLB advances	48,840	0	56,579	6,430
Securities sold under repurchase agreements ("repurchase agreements")	58	211	93	1,263
Long-term debt and finance lease liabilities	773	2,668	3,172	5,212
Total interest expense	481,185	339,388	939,663	575,033
Net interest income before provision for credit losses	553,229	566,746	1,118,368	1,166,607
Provision for credit losses	37,000	26,000	62,000	46,000
Net interest income after provision for credit losses	516,229	540,746	1,056,368	1,120,607
NONINTEREST INCOME				
Deposit account fees	25,649	23,369	50,597	46,423
Lending fees	24,340	20,901	47,265	41,487
Foreign exchange income	12,924	12,167	24,393	23,476
Wealth management fees	9,478	6,944	18,115	13,291
Customer derivative income	5,764	7,373	9,514	9,937
Net gains (losses) on sales of loans	56	(7)	15	(29)
Net gains (losses) on AFS debt securities	1,785	0	1,834	(10,000)
Other investment income	586	4,003	3,401	5,924
Other income	4,091	3,881	8,527	8,100

Total noninterest income	84,673	78,631	163,661	138,609
NONINTEREST EXPENSE				
Compensation and employee benefits	133,588	124,937	275,400	254,591
Occupancy and equipment expense	15,031	16,088	30,261	31,675
Deposit insurance premiums and regulatory assessments	10,708	8,262	30,357	16,172
Deposit account expense	12,050	10,559	24,238	20,168
Computer software and data processing expenses	11,392	10,692	22,736	21,399
Other operating expense	37,613	35,337	71,058	70,207
Amortization of tax credit and CRA investments	16,052	55,914	29,259	66,024
Total noninterest expense	236,434	261,789	483,309	480,236
INCOME BEFORE INCOME TAXES	364,468	357,588	736,720	778,980
INCOME TAX EXPENSE	76,238	45,557	163,415	144,510
NET INCOME	$ 288,230	$ 312,031	$ 573,305	$ 634,470
EARNINGS PER SHARE ("EPS")				
BASIC (in dollars per share)	$ 2.07	$ 2.21	$ 4.12	$ 4.49
DILUTED (in dollars per share)	$ 2.06	$ 2.20	$ 4.09	$ 4.47
WEIGHTED-AVERAGE NUMBER OF SHARES OUTSTANDING				
BASIC (in shares)	138,980	141,468	139,195	141,291
DILUTED (in shares)	139,801	141,876	140,047	141,910

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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME - USD ($) $ in Thousands	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
Statement of Comprehensive Income [Abstract]				
Net income	$ 288,230	$ 312,031	$ 573,305	$ 634,470
Other comprehensive income (loss), net of tax:				
Net changes in unrealized gains (losses) on AFS debt securities	7,516	(43,618)	5,199	7,701
Amortization of unrealized losses on debt securities transferred from AFS to HTM	2,708	2,816	5,396	5,578
Net changes in unrealized losses on cash flow hedges	(353)	(53,887)	(46,683)	(25,274)
Foreign currency translation adjustments	(1,311)	(7,249)	2,511	(4,308)
Other comprehensive income (loss)	8,560	(101,938)	(33,577)	(16,303)
COMPREHENSIVE INCOME	$ 296,790	$ 210,093	$ 539,728	$ 618,167

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CONSOLIDATED STATEMENT OF CHANGES IN STOCKHOLDERS' EQUITY - USD ($) $ in Thousands	Total	Cumulative Effect, Period Of Adoption, Adjustment	Various Stock Compensation Plans And Agreements	Stock Repurchase Plan	Common Stock	Common Stock Various Stock Compensation Plans And Agreements	Common Stock Stock Repurchase Plan	Common Stock and Additional Paid-in Capital	Retained Earnings	Retained Earnings Cumulative Effect, Period Of Adoption, Adjustment	Treasury Stock	Treasury Stock Various Stock Compensation Plans And Agreements	Treasu Stock Stock Repurch Plan
Beginning balance (in shares) at Dec. 31, 2022					140,947,846								
Beginning balance at Dec. 31, 2022	$ 5,984,612							$ 1,936,557	$ 5,582,546		$ (768,862)		
Beginning balance (Accounting Standards Update 2022-02) at Dec. 31, 2022	[1]	$ (4,262)								$ (4,262)			
Increase (Decrease) in Stockholders' Equity													
Net income	634,470								634,470				
Other comprehensive income (loss)	(16,303)												
Issuance of common stock pursuant to various stock compensation plans and agreements (in shares)					851,819								
Issuance of common stock pursuant to various stock compensation plans and agreements	23,227							23,227					
Repurchase of common stock pursuant to the stock repurchase program/various stock compensation plans and agreements (in shares)						(315,997)							
Repurchase of common stock pursuant to the stock repurchase program/various stock compensation plans and agreements			$ (23,028)									$ (23,028)	
Cash dividends on common stock	(137,019)								(137,019)				
Ending balance (in shares) at Jun. 30, 2023					141,483,668								
Ending balance at Jun. 30, 2023	6,461,697							1,959,784	6,075,735		(791,890)		
Beginning balance (in shares) at Mar. 31, 2023					141,395,800								
Beginning balance at Mar. 31, 2023	6,309,331							1,947,687	5,832,291		(790,653)		
Increase (Decrease) in Stockholders' Equity													
Net income	312,031								312,031				
Other comprehensive income (loss)	(101,938)												
Issuance of common stock pursuant to													

| | | |

plans and agreements (in shares)								
Repurchase of common stock pursuant to the stock repurchase program/various stock compensation plans and agreements		$ (214)	$ (40,780)				$ (214)	$ (40,780
Cash dividends on common stock	(77,496)					(77,496)		
Ending balance (in shares) at Jun. 30, 2024			138,604,437					
Ending balance at Jun. 30, 2024	$ 7,215,114				$ 2,007,558	$ 6,873,653	$ (1,011,924)	

[1] Represents the change in the Company's allowance for loan losses as a result of the adoption of Accounting Standards Update ("ASU") 2022-02, *Financial Instruments - Credit Losses* (Topic 326): *Troubled Debt Restructurings and the Vintage Disclosures* on January 1, 2023.

[2] Represents the impact of the adoption of ASU 2023-02, *Investments - Equity Method and Joint Ventures* (Topic 323): *Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method* on January 1, 2024. Refer to *Note 2 — Current Accounting Developments and Summary of Significant Accounting Policies* in this Form 10-Q for additional information.

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CONSOLIDATED STATEMENT OF CHANGES IN STOCKHOLDERS' EQUITY (Parenthetical) - $ / shares	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
Statement of Stockholders' Equity [Abstract]				
Dividends declared per common share (in dollars per share)	$ 0.55	$ 0.48	$ 1.10	$ 0.96

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CONSOLIDATED STATEMENT OF CASH FLOWS - USD ($) $ in Thousands	6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income	$ 573,305	$ 634,470
Adjustments to reconcile net income to net cash provided by operating activities:		
Provision for credit losses	62,000	46,000
Depreciation and amortization	100,372	106,579
Amortization of premiums (accretion of discount), net	6,054	(10,489)
Stock compensation costs	23,654	20,439
Deferred income tax (benefit) expense	(8,963)	1,098
Net (gains) losses on sales of loans	(15)	29
Net (gains) losses on AFS debt securities	(1,834)	10,000
Impairment on other real estate owned ("OREO") and other foreclosed assets	2,576	0
Net gains on sales of OREO and other foreclosed assets	0	(3,071)
Loans held-for-sale:		
Originations and purchases	(850)	0
Proceeds from sales and paydowns/payoffs of loans originally classified as held-for-sale	992	0
Distributions received from equity method investees	3,556	2,696
Net change in accrued interest receivable and other assets	(6,640)	(273,537)
Net change in accrued expenses and other liabilities	(222,985)	(55,634)
Other operating activities, net	(5,811)	1,225
Total adjustments	(47,894)	(154,665)
Net cash provided by operating activities	525,411	479,805
Net (increase) decrease in:		
Affordable housing partnership, tax credit and CRA investments	(150,217)	(69,946)
Interest-bearing deposits with banks	(14,226)	121,774
Assets purchased under resale agreements:		
Proceeds from paydowns and maturities	300,000	169,917
Purchases	0	(12,725)
AFS debt securities:		
Proceeds from sales	1,252,859	0
Proceeds from repayments, maturities and redemptions	807,695	623,108
Purchases	(4,854,571)	(594,214)
HTM debt securities:		
Proceeds from repayments, maturities and redemptions	25,577	33,882
Loans held-for-investment:		
Proceeds from sales of loans originally classified as held-for-investment	376,456	302,811
Purchases	(390,440)	(272,637)
Other changes in loans held-for-investment, net	(562,088)	(1,649,160)
Redemption of trust preferred securities	3,558	0
Proceeds from sales of OREO and other foreclosed assets	7,648	3,341
Distributions received from equity method investees	5,173	13,113
Purchases of FHLB stock	(84,666)	0
Other investing activities, net	(7,052)	(9,511)
Net cash used in investing activities	(3,284,294)	(1,340,247)
CASH FLOWS FROM FINANCING ACTIVITIES		
Net change in deposits	3,921,454	(262,287)
Net change in short-term borrowings	(4,500,000)	4,500,017
FHLB advances:		
Proceeds	3,500,000	6,000,000
Repayment	0	(6,000,000)
Repurchase agreements:		
Repayment	0	(300,000)
Extinguishment cost	0	(3,872)
Long-term debt and lease liabilities:		
Repayment of junior subordinated debt and lease liabilities	(117,020)	(421)
Common stock:		
Proceeds from issuance pursuant to various stock compensation plans and agreements	1,580	1,563
Stock tendered for payment of withholding taxes	(13,916)	(23,028)
Repurchase of common stocks pursuant to the stock repurchase program	(123,221)	0
Cash dividends paid	(155,867)	(138,914)
Net cash provided by financing activities	2,513,010	3,773,058
Effect of exchange rate changes on cash and cash equivalents	(3,420)	(16,513)
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(249,293)	2,896,103
CASH AND CASH EQUIVALENTS, BEGINNING OF PERIOD	4,614,984	3,481,784
CASH AND CASH EQUIVALENTS, END OF PERIOD	4,365,691	6,377,887
Cash paid during the period for:		

Interest	1,082,024	504,774
Income taxes, net	232,191	255,432
Noncash investing and financing activities:		
Loans transferred from held-for-investment to held-for-sale	339,615	$ 280,026
Loans transferred to OREO and other foreclosed assets	$ 31,863	

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Basis of Presentation	6 Months Ended Jun. 30, 2024
Organization, Consolidation and Presentation of Financial Statements [Abstract]	

Basis of Presentation

Basis of Presentation

East West Bancorp, Inc. is a registered bank holding company that offers a full range of banking services to individuals and businesses through its subsidiary bank, East West Bank and its subsidiaries ("East West Bank" or the "Bank"). The unaudited interim Consolidated Financial Statements in this Quarterly Report on Form 10-Q (this "Form 10-Q") include the accounts of East West, East West Bank and East West's subsidiaries. Intercompany transactions and accounts have been eliminated in consolidation. As of June 30, 2024, East West also has one wholly-owned subsidiary that is a statutory business trust (the "Trust"). In accordance with Financial Accounting Standards Board Accounting Standards Codification ("ASC") Topic 810, *Consolidation*, the Trust is not included on the Consolidated Financial Statements.

The unaudited interim Consolidated Financial Statements are presented in accordance with U.S. Generally Accepted Accounting Principles ("GAAP"), applicable guidelines prescribed by regulatory authorities and general practices in the banking industry. While the unaudited interim Consolidated Financial Statements reflect all adjustments that, in the opinion of management, are necessary for fair presentation, they primarily serve to update the Company's 2023 Form 10-K, and may not include all the information and notes necessary to constitute a complete set of financial statements. Accordingly, they should be read in conjunction with the audited Consolidated Financial Statements and notes thereto included in the Company's 2023 Form 10-K.

The preparation of the Consolidated Financial Statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the Consolidated Financial Statements, income and expenses during the reporting periods, and the related disclosures. Although our estimates consider current conditions and how we expect them to change in the future, it is reasonably possible that actual results could be materially different from those estimates. Hence, the current period's results of operations are not necessarily indicative of results that may be expected for any future interim period or for the year as a whole. Certain items on the Consolidated Financial Statements and notes for the prior periods have been reclassified to conform to the current presentation. Events subsequent to the Consolidated Balance Sheet date have been evaluated through the date the Consolidated Financial Statements are issued for inclusion in the accompanying Consolidated Financial Statements.

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Current Accounting Developments and Summary of Significant Accounting Policies	6 Months Ended Jun. 30, 2024
Accounting Policies [Abstract]	

Current Accounting Developments and Summary of Significant Accounting Policies

Current Accounting Developments and Summary of Significant Accounting Policies

Accounting Pronouncements Adopted in 2024

Standard	Required Date of Adoption	Description	Effect on Financial Statements
ASU 2023-02, *Investments — Equity Method and Joint Ventures* (Topic 323): *Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method*	January 1, 2024	ASU 2023-02 expands the scope of the proportional amortization method ("PAM") to equity tax credit investment programs if certain conditions are met. Previously, PAM could only be used for investments in low-income housing tax credit structures. Under this guidance, companies are able to elect, on a tax credit program-by-tax credit program basis, to apply PAM to all equity investments meeting the criteria in ASC 323-740-25-1. The amendments in this guidance must be applied on a modified retrospective or a retrospective basis.	The Company adopted ASU 2023-02 on January 1, 2024, for all tax credit investments under a modified retrospective basis. The impact of the adoption decreased opening retained earnings on January 1, 2024 by $9 million.

The following standards were also adopted on January 1, 2024, but they did not have a material impact on the Company's Consolidated Financial Statements:

- ASU 2023-01, *Leases* (Topic 842): *Common Control Arrangements*
- ASU 2022-03, *Fair Value Measurement* (Topic 820) *Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions*

Significant Accounting Policies Update

Income Taxes — The Company has elected to apply PAM to qualifying affordable housing partnership, new markets, historic, production and renewable energy tax credit investments. Under PAM, the Company amortizes the initial cost of the investment in proportion to the income tax credits and other income tax benefits received, and recognizes the amortization in *Income tax expense* on the Consolidated Statement of Income.

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Fair Value Measurement and Fair Value of Financial Instruments	6 Months Ended Jun. 30, 2024
Fair Value Disclosures [Abstract]	

Fair Value Measurement and Fair Value of Financial Instruments

Fair Value Measurement and Fair Value of Financial Instruments

Under applicable accounting standards, the Company measures a portion of its assets and liabilities at fair value. These assets and liabilities are predominantly recorded at fair value on a recurring basis. From time to time, certain assets and liabilities are measured at fair value on a nonrecurring basis; that is, they are subject to fair value adjustments only as required through the application of an accounting method such as lower of cost or fair value or write-down of individual assets. The Company categorizes its assets and liabilities into three levels based on the established fair value hierarchy and conducts a review of fair value hierarchy classifications on a quarterly basis. For more information regarding the fair value hierarchy and how the Company measures fair value, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Fair Value* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.

Assets and Liabilities Measured at Fair Value on a Recurring Basis

The following section describes the valuation methodologies used by the Company to measure financial assets and liabilities on a recurring basis, as well as the general classification of these instruments within the fair value hierarchy.

Available-for-Sale Debt Securities — The fair value of AFS debt securities is generally determined by independent external pricing service providers who have experience in valuing these securities or by taking the average quoted market prices obtained from independent external brokers. The valuations provided by the third-party pricing service providers are based on observable market inputs, which include benchmark yields, reported trades, issuer spreads, benchmark securities, bids, offers, prepayment expectations and reference data obtained from market research publications. Inputs used by the third-party pricing service providers in valuing collateralized mortgage obligations and other securitization structures also include newly issued data, monthly payment information, whole loan collateral performance, tranche evaluation and "to be announced" prices. In valuing securities issued by state and political subdivisions, inputs used by third-party pricing service providers also include material event notices. The valuations provided by the brokers incorporate information from their trading desks, research and other market data.

On a monthly basis, the Company validates the valuations provided by third-party pricing service providers to ensure that the fair value determination is consistent with the applicable accounting guidance and the financial instruments are properly classified in the fair value hierarchy. To perform this validation, the Company evaluates the fair values of securities by comparing the fair values provided by the third-party pricing service providers to prices from other available independent sources for the same securities. When significant variances in prices are identified, the Company further compares the inputs used by different sources to ascertain the reliability of these sources. On a quarterly basis, the Company reviews the valuation inputs and methodology furnished by third-party pricing service providers for each security category. On an annual basis, the Company assesses the reasonableness of broker pricing by reviewing the related pricing methodologies. This review includes corroborating pricing with market data, performing pricing input reviews under current market-related conditions, and investigating security pricing by instrument as needed.

When a quoted price in an active market exists for the identical security, this price is used to determine the fair value and the AFS debt security is classified as Level 1. Level 1 AFS debt securities consist of U.S. Treasury securities. When pricing is unavailable from third-party pricing service providers for certain securities, the Company requests market quotes from various independent external brokers and utilizes the average quoted market prices. In addition, the Company obtains market quotes from other official published sources. As these valuations are based on observable inputs in the current marketplace, they are classified as Level 2.

Equity Securities — Equity securities consist of mutual funds and Visa Inc. ("Visa") Class C common stock ("Visa C shares"). The Company invested in these mutual funds for CRA purposes. The Company uses net asset value ("NAV") information to determine the fair value of these equity securities. When NAV is available periodically and the equity securities can be put back to the transfer agents at the publicly available NAV, the fair value of the equity securities is classified as Level 1. When NAV is available periodically, but the equity securities may not be readily marketable at its periodic NAV in the secondary market, the fair value of these equity securities is classified as Level 2.

As of December 31, 2023, the Company held Visa Class B common stock ("Visa B shares"), which were subject to certain transfer restrictions and held at cost. On January 24, 2024, Visa filed a Certificate of Amendment and an eighth Restated Certificate of Incorporation that redenominated the Visa B shares to Visa Class B-1 common stock ("Visa B-1 shares"). On April 8, 2024, Visa commenced a public offering to permit the exchange of Visa B-1 shares for a combination of shares of Visa Class B-2 common stock ("Visa B-2 shares") and Visa C shares. In exchange for the Company's 2,266 Visa B-1 shares, the Company received 1,133 Visa B-2 shares and 449 Visa C shares. The Visa B-2 shares remain subject to the same transfer restrictions and will continue to be held at cost. As the Visa C shares are convertible into Visa's publicly traded Class A common stock ("Visa A shares") following a lock-up period, the Company recognized the Visa C shares at fair value of $471 thousand as of June 30, 2024 and recorded a gain of $422 thousand for the three months ended June 30, 2024, based on the closing price of the Visa A shares. As the fair value of the Visa C shares is determined by quoted prices on an active exchange market, the Visa C shares are classified as Level 1.

Interest Rate Contracts — Interest rate contracts consist of interest rate swaps and options. The fair value of the interest rate swaps is determined using the market standard methodology of netting the discounted future fixed cash payments (or receipts) and the discounted expected variable cash receipts (or payments). The fair value of the interest rate options, which consist of floors and caps, is determined using the market standard methodology of discounting the future expected cash receipts that will occur if variable interest rates fall below (rise above) the strike rate of the floors (caps). In addition, to comply with the provisions of ASC 820, *Fair Value Measurement*, the Company incorporates credit valuation adjustments to appropriately reflect both its own and the respective counterparty's nonperformance risk in the fair value measurements of its derivatives. The credit valuation adjustments associated with the Company's derivatives utilize model-derived credit spreads, which are Level 3 inputs. Considering the observable nature of all other significant inputs utilized, the Company classifies these derivative instruments as Level 2.

Foreign Exchange Contracts — The fair value of foreign exchange contracts is determined at each reporting period based on changes in the applicable foreign exchange rates. These are over-the-counter contracts where quoted market prices are not readily available. Valuation is measured using conventional valuation methodologies with observable market data. Due to the short-term nature of the majority of these contracts, the counterparties' credit risks are considered nominal and result in no adjustments to the valuation of the foreign exchange contracts. Due to the observable nature of the inputs used in deriving the fair value of these contracts, the valuation of foreign exchange contracts is classified as Level 2. In addition, the Bank managed its foreign currency exposure in the net investment in its China subsidiary, East West Bank (China) Limited, a non-U.S. dollar ("USD") functional currency subsidiary, with foreign currency non-deliverable forward contracts. These foreign currency non-deliverable forward contracts were designated as net investment hedges. The fair value of foreign currency non-deliverable forward contracts is determined by comparing the contracted foreign exchange rate to the current market foreign exchange rate. Key inputs of the current market exchange rate include the spot and forward rates of the contractual currencies. Foreign exchange forward curves are used to determine which forward rate pertains to a specific maturity. Due to the observable nature of the inputs used in deriving the estimated fair value, these instruments are classified as Level 2.

Credit Contracts — Credit contracts utilized by the Company are comprised of credit risk participation agreements ("RPAs") entered into by the Company with institutional counterparties. The fair value of the RPAs is calculated by determining the total expected asset or liability exposure of the derivatives to the borrowers and applying the borrowers' credit spread to that exposure. Total expected

exposure incorporates both the current and potential future exposure of the derivatives, derived from using observable inputs, such as yield curves and volatilities. Due to the observable nature of all other significant inputs used in deriving the estimated fair value, credit contracts are classified as Level 2.

Equity Contracts — Equity contracts consist of warrants to purchase common or preferred stock of public and private companies, and any liability-classified contingently issuable shares of the Company. The fair value of the warrants is based on the Black-Scholes option pricing model. For warrants from public companies, the model uses the underlying stock price, stated strike price, warrant expiration date, risk-free interest rate based on a duration-matched U.S. Treasury rate, and market-observable company-specific equity volatility as inputs to value the warrants. Due to the observable nature of the inputs used in deriving the estimated fair value, warrants from public companies are classified as Level 2. For warrants from private companies, the model uses inputs such as the offering price observed in the most recent round of funding, stated strike price, warrant expiration date, risk-free interest rate based on duration-matched U.S. Treasury rate and equity volatility. The Company applies proxy volatilities based on the industry sectors of the private companies. The model values are then adjusted for a general lack of liquidity due to the private nature of the underlying companies. Since both equity volatility and liquidity discount assumptions are subject to management's judgment, measurement uncertainty is inherent in the valuation of private company warrants. Due to the unobservable nature of the equity volatility and liquidity discount assumptions used in deriving the estimated fair value, warrants from private companies are classified as Level 3. On a quarterly basis, the changes in the fair value of warrants from private companies are reviewed for reasonableness, and a measurement of uncertainty analysis on the equity volatility and liquidity discount assumptions is performed.

In connection with the Company's acquisition of a 49.99% equity interest in Rayliant Global Advisors Limited ("Rayliant") during the third quarter of 2023, the Company granted 349,138 performance-based restricted stock units ("RSUs") as part of its consideration, in addition to $95 million in cash. The vesting of these equity contracts on September 1, 2028, is contingent on Rayliant meeting certain financial performance targets during the performance period. The fair value of liability-classified equity contracts varies based on the operating revenue and operating EBITDA of Rayliant to be achieved during the future performance period, and these performance-based RSUs are expected to vest into a variable number of the Company's common stock, ranging from 20% to 200% of the target performance-based RSUs granted. Due to the unobservable nature of the input assumptions, these equity contracts are classified as Level 3. For additional information on the equity contracts, refer to *Note 6 — Derivatives* to the Consolidated Financial Statements in this Form 10-Q.

Commodity Contracts — Commodity contracts consist of swaps and options referencing commodity products. The fair value of the commodity option contracts is determined using the Black-Scholes model and assumptions that include expectations of future commodity price and volatility. The future commodity contract price is derived from observable inputs such as the market price of the commodity. Commodity swaps are structured as an exchange of fixed cash flows for floating cash flows. The fair value of the commodity swaps is determined using the market standard methodology of netting the discounted future fixed cash payments (or receipts) and the discounted expected variable cash receipts (or payments) based on the market prices of the commodity. The fixed cash flows are predetermined based on the known volumes and fixed price as specified in the swap agreement. The floating cash flows are correlated with the change of forward commodity prices, which is derived from market corroborated futures settlement prices. As a result, the Company classifies these derivative instruments as Level 2 due to the observable nature of the significant inputs utilized.

The following tables present financial assets and liabilities that are measured at fair value on a recurring basis as of June 30, 2024 and December 31, 2023:

	Assets and Liabilities Measured at Fair Value on a Recurring Basis as of June 30, 2024			
($ in thousands)	**Level 1**	**Level 2**	**Level 3**	**Total Fair Value**
AFS debt securities:				
U.S. Treasury securities	$ 623,757	$ —	$ —	$ 623,757
U.S. government agency and U.S. government-sponsored enterprise debt securities	—	260,388	—	260,388
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [1]:				
Commercial mortgage-backed securities	—	444,847	—	444,847
Residential mortgage-backed securities	—	5,718,818	—	5,718,818
Municipal securities	—	256,563	—	256,563
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	—	320,637	—	320,637
Residential mortgage-backed securities	—	474,618	—	474,618
Corporate debt securities	—	507,130	—	507,130
Foreign government bonds	—	233,724	—	233,724
Asset-backed securities	—	38,593	—	38,593
Collateralized loan obligations ("CLOs")	—	44,453	—	44,453
Total AFS debt securities	**$ 623,757**	**$ 8,299,771**	**$ —**	**$ 8,923,528**
Affordable housing partnership, tax credit and CRA investments, net:				
Equity securities	$ 20,443	$ 4,159	$ —	$ 24,602
Total affordable housing partnership, tax credit and CRA investments, net	**$ 20,443**	**$ 4,159**	**$ —**	**$ 24,602**
Other assets				
Equity securities [2]	$ 471	$ —	$ —	$ 471
Total other assets	**$ 471**	**$ —**	**$ —**	**$ 471**
Derivative assets:				
Interest rate contracts	$ —	$ 459,590	$ —	$ 459,590
Foreign exchange contracts	—	33,684	—	33,684
Equity contracts	—	—	240	240
Commodity contracts	—	60,946	—	60,946
Gross derivative assets	**$ —**	**$ 554,220**	**$ 240**	**$ 554,460**
Netting adjustments [3]	$ —	$ (441,810)	$ —	$ (441,810)
Net derivative assets	**$ —**	**$ 112,410**	**$ 240**	**$ 112,650**
Derivative liabilities:				
Interest rate contracts	$ —	$ 501,514	$ —	$ 501,514
Foreign exchange contracts	—	25,598	—	25,598
Equity contracts [4]	—	—	15,119	15,119
Credit contracts	—	14	—	14
Commodity contracts	—	70,900	—	70,900
Gross derivative liabilities	**$ —**	**$ 598,026**	**$ 15,119**	**$ 613,145**
Netting adjustments [3]	$ —	$ (109,190)	$ —	$ (109,190)
Net derivative liabilities	**$ —**	**$ 488,836**	**$ 15,119**	**$ 503,955**

Refer to footnotes on the following page.

	Assets and Liabilities Measured at Fair Value on a Recurring Basis as of December 31, 2023			
($ in thousands)	**Level 1**	**Level 2**	**Level 3**	**Total Fair Value**
AFS debt securities:				
U.S. Treasury securities	$ 1,060,375	$ —	$ —	$ 1,060,375
U.S. government agency and U.S. government-sponsored enterprise debt securities	—	364,446	—	364,446
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [1]:				
Commercial mortgage-backed securities	—	468,259	—	468,259
Residential mortgage-backed securities	—	1,727,594	—	1,727,594
Municipal securities	—	261,016	—	261,016
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	—	367,516	—	367,516
Residential mortgage-backed securities	—	553,671	—	553,671
Corporate debt securities	—	502,425	—	502,425
Foreign government bonds	—	227,874	—	227,874
Asset-backed securities	—	42,300	—	42,300
CLOs	—	612,861	—	612,861
Total AFS debt securities	**$ 1,060,375**	**$ 5,127,962**	**$ —**	**$ 6,188,337**
Affordable housing partnership, tax credit and CRA investments, net:				
Equity securities	$ 20,509	$ 4,150	$ —	$ 24,659
Affordable housing partnership, tax credit and CRA investments, net	**$ 20,509**	**$ 4,150**	**$ —**	**$ 24,659**
Derivative assets:				
Interest rate contracts	$ —	$ 473,907	$ —	$ 473,907
Foreign exchange contracts	—	57,072	—	57,072
Credit contracts	—	1	—	1
Equity contracts	—	—	336	336
Commodity contracts	—	79,604	—	79,604
Gross derivative assets	**$ —**	**$ 610,584**	**$ 336**	**$ 610,920**
Netting adjustments [3]	$ —	$ (312,792)	$ —	$ (312,792)
Net derivative assets	**$ —**	**$ 297,792**	**$ 336**	**$ 298,128**
Derivative liabilities:				
Interest rate contracts	$ —	$ 433,936	$ —	$ 433,936
Foreign exchange contracts	—	42,564	—	42,564
Equity contracts [4]	—	—	15,119	15,119
Credit contracts	—	25	—	25
Commodity contracts	—	121,670	—	121,670
Gross derivative liabilities	**$ —**	**$ 598,195**	**$ 15,119**	**$ 613,314**
Netting adjustments [3]	$ —	$ (76,170)	$ —	$ (76,170)
Net derivative liabilities	**$ —**	**$ 522,025**	**$ 15,119**	**$ 537,144**

(1) Includes Government National Mortgage Association ("GNMA") AFS debt securities totaling $5.2 billion and $1.2 billion of fair value as of June 30, 2024 and December 31, 2023, respectively.
(2) Represents the Visa C shares recognized at fair value in *Other assets* on the Consolidated Balance Sheet and recorded gain in *Other investment income* on the Consolidated Statement of Income. See *Note 3 — Fair Value Measurement and Fair Value of Financial Instruments* to the Consolidated Financial Statements in this Form 10-Q for additional information.
(3) Represents the balance sheet netting of derivative assets and liabilities and related cash collateral under master netting agreements or similar agreements. See *Note 6 — Derivatives* to the Consolidated Financial Statements in this Form 10-Q for additional information.
(4) Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.

For the three and six months ended June 30, 2024 and 2023, Level 3 fair value measurements that were measured on a recurring basis consisted of warrant equity contracts issued by private companies and liability-classified contingently issuable shares of the Company. The following table provides a reconciliation of the beginning and ending balances of these equity contracts for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	**2024**	**2023**	**2024**	**2023**
Derivative assets:				
Equity contracts				
Beginning balance	$ 330	$ 277	$ 336	$ 323
Total losses included in earnings [1]	(90)	(14)	(96)	(60)
Ending balance	**$ 240**	**$ 263**	**$ 240**	**$ 263**
Derivative liabilities:				
Equity contracts [2]				
Beginning balance	$ 15,119	$ —	$ 15,119	$ —
Total gains (losses) included in earnings	—	—	—	—
Ending balance	**$ 15,119**	**$ —**	**$ 15,119**	**$ —**

(1) Includes unrealized losses recorded in *Lending fees* on the Consolidated Statement of Income.
(2) Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.

The following table presents quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements as of June 30, 2024 and December 31, 2023. The significant unobservable inputs presented in the table below are those that the Company considers significant to the fair value of the Level 3 assets. The Company considers unobservable inputs to be significant if, by their exclusion, the fair value of the Level 3 assets would be impacted by a predetermined percentage change.

($ in thousands)	Fair Value Measurements (Level 3)	Valuation Technique	Unobservable Inputs	Range of Inputs	Weighted-Average of Inputs
June 30, 2024					
Derivative assets:					
Equity contracts	$ 240	Black-Scholes option pricing model	Equity volatility	34% — 48%	44 % [1]
			Liquidity discount	47%	47 %
Derivative liabilities:					
Equity contracts [2]	$ 15,119	Internal model	Payout % designated based on operating revenue and operating EBITDA of investee	84%	84 %
December 31, 2023					
Derivative assets:					
Equity contracts	$ 336	Black-Scholes option pricing model	Equity volatility	37% — 48%	45 % [1]
			Liquidity discount	47%	47 %
Derivative liabilities:					
Equity contracts [2]	$ 15,119	Internal model	Payout % designated based on operating revenue and operating EBITDA of investee	84%	84 %

(1) Weighted-average of inputs is calculated based on the fair value of equity contracts as of both June 30, 2024 and December 31, 2023.
(2) Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.

Assets and Liabilities Measured at Fair Value on a Nonrecurring Basis

Assets measured at fair value on a nonrecurring basis include certain individually evaluated loans held-for-investment, affordable housing partnership, tax credit and CRA investments, OREO, loans held-for-sale, and other nonperforming assets. Nonrecurring fair value adjustments result from the impairment on certain individually evaluated loans held-for-investment and affordable housing partnership, tax credit and CRA investments, from the write-downs of OREO and other nonperforming assets, or from the application of lower of cost or fair value on loans held-for-sale.

Individually Evaluated Loans Held-for-Investment — Individually evaluated loans held-for-investment are classified as Level 3 assets. The following two methods are used to derive the fair value of individually evaluated loans held-for-investment:

- Discounted cash flow valuation techniques consist of developing an expected stream of cash flows over the life of the loans, and then calculating the present value of the loans by discounting the expected cash flows at a designated discount rate.
- When the repayment of an individually evaluated loan is dependent on the sale of the collateral, the fair value of the loan is determined based on the fair value of the underlying collateral, which may take the form of real estate, inventory, equipment, contracts or guarantees. The fair value of the underlying collateral is generally based on third-party appraisals, or an internal valuation if a third-party appraisal is not required by regulations, or is unavailable. An internal valuation utilizes one or more valuation techniques such as the income, market and/or cost approaches.

Affordable Housing Partnership, Tax Credit and CRA Investments, Net — The Company conducts due diligence and secures applicable internal and external approval on its affordable housing partnership, tax credit and CRA investments prior to the closing date and initial funding date and through the placed-in-service date. Subsequent to closing, the Company continues its periodic monitoring process to ensure book values are realizable and that there is no significant tax credit recapture risk. This monitoring process includes reviewing the investment entity's financial statements, production reports and annual tax returns, the annual financial statements of the guarantor (if any) and a comparison of the actual performance of the investment against the financial projections prepared at the time the investment was made. The Company assesses its tax credit and other investments for possible other-than-temporary impairment on an annual basis or when events or circumstances suggest that the carrying amount of the investments may not be realizable. These circumstances can include, but are not limited to the following factors:

- expected future cash flows that are less than the carrying amount of the investment;
- changes in the economic, market or technological environment that could adversely affect the investee's operations;
- the potential for tax credit recapture; and
- other factors that raise doubt about the investee's ability to continue as a going concern, such as negative cash flows from operations and the continuing prospects of the underlying operations of the investment.

All available information is considered in assessing whether a decline in value is other-than-temporary. Generally, none of the aforementioned factors are individually conclusive and the relative importance placed on individual facts may vary depending on the situation. In accordance with ASC 323-10-35-32, *Investments — Equity Method and Joint Ventures*, an impairment charge would only be recognized in earnings for a decline in value that is determined to be other-than-temporary.

Other Real Estate Owned — The Company's OREO represents properties acquired through foreclosure, or through full or partial satisfaction of loans held-for-investment such as an acceptance of a deed-in-lieu of foreclosure. These OREO properties are recorded at estimated fair value less the costs to sell at the time of foreclosure or at the lower of cost or estimated fair value less the costs to sell subsequent to acquisition. On a monthly basis, the current fair market value of each OREO property is reviewed to ensure that the current carrying value is appropriate. OREO properties are classified as Level 3.

Loans Held-for-Sale — Loans held-for-investment subsequently transferred to held-for-sale are recorded at the lower of cost or fair value upon transfer. Loans held-for-sale may be measured at fair value on a nonrecurring basis when fair value is less than cost. Fair value is generally determined based on available market data for similar loans and therefore, loans held-for-sale are classified as Level 2.

Other Nonperforming Assets — Other nonperforming assets are recorded at fair value upon transfer from loans to foreclosed assets. Subsequently, foreclosed assets are recorded at the lower of carrying value or fair value. Fair value is based on independent market prices, appraised values of the collateral or management's estimated recovery of the foreclosed asset. The Company records an impairment when the foreclosed asset's fair value declines below its carrying value. The fair value measurement of other nonperforming assets is classified within one of the three levels in a valuation hierarchy based upon the observability of inputs to the valuation as of the measurement date.

The following tables present the carrying amounts of assets that were still held and had fair value adjustments measured on a nonrecurring basis as of June 30, 2024 and December 31, 2023:

	Assets Measured at Fair Value on a Nonrecurring Basis as of June 30, 2024			
($ in thousands)	**Level 1**	**Level 2**	**Level 3**	**Fair Value Measurements**
Loans held-for-investment:				
Commercial:				
Commercial and industrial ("C&I")	$ —	$ —	$ 44,605	$ 44,605
Commercial real estate ("CRE"):				
CRE	—	—	17,069	17,069
Construction and land	—	—	11,316	11,316
Total commercial	**—**	**—**	**72,990**	**72,990**
Consumer:				
Residential mortgage:				
Single-family residential	—	—	92	92
Total consumer	**—**	**—**	**92**	**92**
Total loans held-for-investment	**$ —**	**$ —**	**$ 73,082**	**$ 73,082**
OREO [1]	**$ —**	**$ —**	**$ 8,565**	**$ 8,565**

(1) Represents the carrying value of OREO property that was written down subsequent to its initial classification as OREO and includes in *Other assets* on the Consolidated Balance Sheet.

	Assets Measured at Fair Value on a Nonrecurring Basis as of December 31, 2023			
($ in thousands)	**Level 1**	**Level 2**	**Level 3**	**Fair Value Measurements**
Loans held-for-investment:				
Commercial:				
C&I	$ —	$ —	$ 22,035	$ 22,035
CRE:				
CRE	—	—	22,653	22,653
Total commercial	**—**	**—**	**44,688**	**44,688**
Consumer:				
Residential mortgage:				
Home equity lines of credit ("HELOCs")	—	—	1,204	1,204
Total consumer	**—**	**—**	**1,204**	**1,204**
Total loans held-for-investment	**$ —**	**$ —**	**$ 45,892**	**$ 45,892**
Affordable housing partnership, tax credit and CRA investments, net	**$ —**	**$ —**	**$ 868**	**$ 868**

The following table presents the decrease in the fair value of certain assets held at the end of the respective reporting periods, for which a nonrecurring fair value adjustment was recognized for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	**2024**	**2023**	**2024**	**2023**
Loans held-for-investment:				
Commercial:				
C&I	$ (14,764)	$ (10,419)	$ (24,769)	$ (11,674)
CRE:				
CRE	(2,260)	(2,252)	(2,260)	(2,252)
Construction and land	(920)	—	(2,144)	—
Total CRE	(3,180)	(2,252)	(4,404)	(2,252)
Total commercial	**(17,944)**	**(12,671)**	**(29,173)**	**(13,926)**
Consumer:				
Residential mortgage:				
Single-family residential	(23)	—	(1,407)	—
Total consumer	**(23)**	**—**	**(1,407)**	**—**
Total loans held-for-investment	**$ (17,967)**	**$ (12,671)**	**$ (30,580)**	**$ (13,926)**
Affordable housing partnership, tax credit and CRA investments, net	**$ —**	**$ (961)**	**$ —**	**$ (787)**
OREO	**$ (2,576)**	**$ —**	**$ (2,576)**	**$ —**

The following table presents the quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements that are measured on a nonrecurring basis as of June 30, 2024 and December 31, 2023:

($ in thousands)	Fair Value Measurements (Level 3)	Valuation Techniques	Unobservable Inputs	Range of Inputs	Weighted-Average of Inputs	
June 30, 2024						
Loans held-for-investment	$ 7,219	Fair value of collateral	Discount	20% — 50%	24%	(1)
	$ 13,793	Fair value of collateral	Contract value	NM	NM	
	$ 52,070	Fair value of property	Selling cost	8% — 20%	10%	(1)
OREO	$ 8,565	Fair value of property	Selling cost	8%	8%	
December 31, 2023						
Loans held-for-investment	$ 16,328	Fair value of collateral	Discount	15% — 75%	45%	(1)
	$ 3,009	Fair value of collateral	Contract value	NM	NM	
	$ 26,555	Fair value of property	Selling cost	8%	8%	
Affordable housing partnership, tax credit and CRA investments, net	$ 868	Individual analysis of each investment	Expected future tax benefits and distributions	NM	NM	

NM — Not meaningful.
(1) Weighted-average of inputs is based on the relative fair value of the respective assets as of June 30, 2024 and December 31, 2023.

Disclosures about the Fair Value of Financial Instruments

The following tables present the fair value estimates for financial instruments as of June 30, 2024 and December 31, 2023, excluding financial instruments recorded at fair value on a recurring basis as they are included in the tables presented elsewhere in this Note. The carrying amounts in the following tables are recorded on the Consolidated Balance Sheet under the indicated captions, except for accrued interest receivable, restricted equity securities, at cost, and mortgage servicing rights that are included in *Other assets*, and accrued interest payable which is included in *Accrued expenses and other liabilities*. These financial instruments are measured on an amortized cost basis on the Company's Consolidated Balance Sheet.

	June 30, 2024				
($ in thousands)	**Carrying Amount**	**Level 1**	**Level 2**	**Level 3**	**Estimated Fair Value**
Financial assets:					
Cash and cash equivalents	$ 4,365,691	$ 4,365,691	$ —	$ —	$ 4,365,691
Interest-bearing deposits with banks	$ 24,530	$ —	$ 24,530	$ —	$ 24,530
Resale agreements	$ 485,000	$ —	$ 390,522	$ —	$ 390,522
HTM debt securities	$ 2,938,250	$ 487,707	$ 1,917,520	$ —	$ 2,405,227
Restricted equity securities, at cost	$ 165,164	$ —	$ 165,164	$ —	$ 165,164
Loans held-for-sale	$ 18,909	$ —	$ 18,909	$ —	$ 18,909
Loans held-for-investment, net	$ 52,084,115	$ —	$ —	$ 50,340,499	$ 50,340,499
Mortgage servicing rights	$ 5,903	$ —	$ —	$ 10,385	$ 10,385
Accrued interest receivable	$ 329,442	$ —	$ 329,442	$ —	$ 329,442
Financial liabilities:					
Demand, checking, savings and money market deposits	$ 38,229,098	$ —	$ 38,229,098	$ —	$ 38,229,098
Time deposits	$ 21,770,687	$ —	$ 21,726,174	$ —	$ 21,726,174
FHLB advances	$ 3,500,000	$ —	$ 3,504,276	$ —	$ 3,504,276
Long-term debt	$ 31,844	$ —	$ 30,316	$ —	$ 30,316
Accrued interest payable	$ 63,078	$ —	$ 63,078	$ —	$ 63,078

	December 31, 2023				
($ in thousands)	**Carrying Amount**	**Level 1**	**Level 2**	**Level 3**	**Estimated Fair Value**
Financial assets:					
Cash and cash equivalents	$ 4,614,984	$ 4,614,984	$ —	$ —	$ 4,614,984
Interest-bearing deposits with banks	$ 10,498	$ —	$ 10,498	$ —	$ 10,498
Resale agreements	$ 785,000	$ —	$ 699,056	$ —	$ 699,056
HTM debt securities	$ 2,956,040	$ 488,551	$ 1,965,420	$ —	$ 2,453,971
Restricted equity securities, at cost	$ 79,811	$ —	$ 79,811	$ —	$ 79,811
Loans held-for-sale	$ 116	$ —	$ 116	$ —	$ 116
Loans held-for-investment, net	$ 51,542,039	$ —	$ —	$ 50,256,565	$ 50,256,565
Mortgage servicing rights	$ 6,602	$ —	$ —	$ 9,470	$ 9,470
Accrued interest receivable	$ 331,490	$ —	$ 331,490	$ —	$ 331,490
Financial liabilities:					
Demand, checking, savings and money market deposits	$ 38,048,974	$ —	$ 38,048,974	$ —	$ 38,048,974
Time deposits	$ 18,043,464	$ —	$ 18,004,951	$ —	$ 18,004,951
BTFP borrowings	$ 4,500,000	$ —	$ 4,500,000	$ —	$ 4,500,000
Long-term debt	$ 148,249	$ —	$ 150,896	$ —	$ 150,896
Accrued interest payable	$ 205,430	$ —	$ 205,430	$ —	$ 205,430

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Securities Purchased under Resale Agreements

RESALE AND REPURCHASE AGREEMENTS [Abstract]

Securities Purchased under Resale Agreements

6 Months Ended
Jun. 30, 2024

Securities Purchased under Resale Agreements

The Company's resale agreements expose it to credit risk from both the counterparties and the underlying collateral. The Company manages credit exposure from certain transactions by entering into master netting agreements and collateral arrangements with the counterparties. The relevant agreements allow for an efficient closeout of the transaction, liquidation and set-off of collateral against the net amount owed by the counterparty following a default. It is the Company's policy to take possession, where possible, of the assets underlying resale agreements. As a result of the Company's credit risk mitigation practices with respect to resale agreements as described above, the Company did not hold any reserves for credit impairment with respect to these agreements as of both June 30, 2024 and December 31, 2023.

Securities Purchased under Resale Agreements — Total securities purchased under resale agreements were $485 million and $785 million as of June 30, 2024 and December 31, 2023, respectively. The weighted-average yields were 1.56% and 2.42% for the three months ended June 30, 2024 and 2023, respectively; and 2.66% and 2.46% for the six months ended June 30, 2024 and 2023, respectively.

Balance Sheet Offsetting

The Company's resale and repurchase agreements are transacted under legally enforceable master netting agreements that, in the event of default by the counterparty, provide the Company the right to liquidate securities held and to offset receivables and payables with the same counterparty. The Company nets resale and repurchase transactions with the same counterparty on the Consolidated Balance Sheet when it has a legally enforceable master netting agreement and the transactions are eligible for netting under ASC 210-20-45-11, *Balance Sheet Offsetting Repurchase and Reverse Repurchase Agreements*. Collateral received includes securities and loans that are not recognized on the Consolidated Balance Sheet. Collateral pledged consists of securities that are not netted on the Consolidated Balance Sheet against the related collateralized liability. Securities received or pledged as collateral in resale and repurchase agreements with other financial institutions may also be sold or re-pledged by the secured party, and are usually delivered to and held by the third-party trustees.

The following table presents the resale agreements included on the Consolidated Balance Sheet as of June 30, 2024 and December 31, 2023:

				Gross Amounts Not Offset on the Consolidated Balance Sheet	
($ in thousands)	**Gross Amounts of Recognized Assets**	**Gross Amounts Offset on the Consolidated Balance Sheet**	**Net Amounts of Assets Presented on the Consolidated Balance Sheet**	**Collateral Received (1)**	**Net Amount**
Resale agreements as of June 30, 2024	$ 485,000	$ —	$ 485,000	$ (402,645)	$ 82,355
Resale agreements as of December 31, 2023	$ 785,000	$ —	$ 785,000	$ (715,358)	$ 69,642

(1) Represents the fair value of assets the Company has received under resale agreements, limited for table presentation purposes to the amount of the recognized asset due from each counterparty. The application of collateral cannot reduce the net position below zero. Therefore, excess collateral, if any, is not reflected above.

In addition to the amounts included in the table above, the Company also has balance sheet netting related to derivatives. Refer to *Note 6 — Derivatives* to the Consolidated Financial Statements in this Form 10-Q for additional information.

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Securities

Investments, Debt and Equity Securities [Abstract]

Securities

6 Months Ended
Jun. 30, 2024

Securities

The following tables present the amortized cost, gross unrealized gains and losses and fair value by major categories of AFS and HTM debt securities as of June 30, 2024 and December 31, 2023:

($ in thousands)	June 30, 2024			
	Amortized Cost [1]	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
AFS debt securities:				
U.S. Treasury securities	$ 676,291	$ —	$ (52,534)	$ 623,757
U.S. government agency and U.S. government-sponsored enterprise debt securities	309,956	—	(49,568)	260,388
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [2]:				
Commercial mortgage-backed securities	498,281	113	(53,547)	444,847
Residential mortgage-backed securities	5,956,800	3,109	(241,091)	5,718,818
Municipal securities	295,437	34	(38,908)	256,563
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	360,613	—	(39,976)	320,637
Residential mortgage-backed securities	564,414	—	(89,796)	474,618
Corporate debt securities	653,501	—	(146,371)	507,130
Foreign government bonds	245,523	1,101	(12,900)	233,724
Asset-backed securities	39,061	—	(468)	38,593
CLOs	44,500	—	(47)	44,453
Total AFS debt securities	**9,644,377**	**4,357**	**(725,206)**	**8,923,528**
HTM debt securities:				
U.S. Treasury securities	532,294	—	(44,587)	487,707
U.S. government agency and U.S. government-sponsored enterprise debt securities	1,003,094	—	(200,199)	802,895
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [3]:				
Commercial mortgage-backed securities	490,502	—	(90,358)	400,144
Residential mortgage-backed securities	724,039	—	(151,928)	572,111
Municipal securities	188,321	—	(45,951)	142,370
Total HTM debt securities	**2,938,250**	**—**	**(533,023)**	**2,405,227**
Total debt securities	**$ 12,582,627**	**$ 4,357**	**$ (1,258,229)**	**$ 11,328,755**

($ in thousands)	December 31, 2023			
	Amortized Cost [1]	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
AFS debt securities:				
U.S. Treasury securities	$ 1,112,587	$ 101	$ (52,313)	$ 1,060,375
U.S. government agency and U.S. government-sponsored enterprise debt securities	412,086	—	(47,640)	364,446
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [2]:				
Commercial mortgage-backed securities	531,377	158	(63,276)	468,259
Residential mortgage-backed securities	1,956,927	380	(229,713)	1,727,594
Municipal securities	297,283	75	(36,342)	261,016
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	409,578	—	(42,062)	367,516
Residential mortgage-backed securities	643,335	—	(89,664)	553,671
Corporate debt securities	653,501	—	(151,076)	502,425
Foreign government bonds	239,333	69	(11,528)	227,874
Asset-backed securities	43,234	—	(934)	42,300
CLOs	617,250	—	(4,389)	612,861
Total AFS debt securities	**6,916,491**	**783**	**(728,937)**	**6,188,337**
HTM debt securities:				
U.S. Treasury securities	529,548	—	(40,997)	488,551
U.S. government agency and U.S. government-sponsored enterprise debt securities	1,001,836	—	(186,904)	814,932
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [3]:				
Commercial mortgage-backed securities	493,348	—	(88,968)	404,380
Residential mortgage-backed securities	742,436	—	(142,119)	600,317
Municipal securities	188,872	—	(43,081)	145,791
Total HTM debt securities	**2,956,040**	**—**	**(502,069)**	**2,453,971**
Total debt securities	**$ 9,872,531**	**$ 783**	**$ (1,231,006)**	**$ 8,642,308**

(1) Amortized cost excludes accrued interest receivables which are presented within *Other assets* on the Consolidated Balance Sheet. As of both June 30, 2024 and December 31, 2023, the accrued interest receivables were $44 million. For the Company's accounting policy related to debt securities' accrued interest receivables, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Available-for-Sale Debt Securities* and *Allowance for Credit Losses on Held-to-Maturity Debt Securities* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.
(2) Includes GNMA AFS debt securities totaling $5.2 billion of both amortized cost and fair value as of June 30, 2024, and $1.3 billion of amortized cost and $1.2 billion of fair value as of December 31, 2023.
(3) Includes GNMA HTM debt securities totaling $89 million of amortized cost and $71 million of fair value as of June 30, 2024, and $92 million of amortized cost and $75 million of fair value of as of December 31, 2023.

Unrealized Losses of Available-for-Sale Debt Securities

The following tables present the fair value and the associated gross unrealized losses of the Company's AFS debt securities, aggregated by investment category and the length of time that the securities have been in a continuous unrealized loss position as of June 30, 2024 and December 31, 2023.

($ in thousands)	June 30, 2024					
	Less Than 12 Months		12 Months or More		Total	
	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
AFS debt securities:						
U.S. Treasury securities	$ —	$ —	$ 623,757	$ (52,534)	$ 623,757	$ (52,534)
U.S. government agency and U.S. government sponsored enterprise debt securities	—	—	260,388	(49,568)	260,388	(49,568)
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:						
Commercial mortgage-backed securities	—	—	440,214	(53,547)	440,214	(53,547)
Residential mortgage-backed securities	2,778,124	(5,016)	1,570,970	(236,075)	4,349,094	(241,091)
Municipal securities	3,337	(32)	250,949	(38,876)	254,286	(38,908)
Non-agency mortgage-backed securities:						
Commercial mortgage-backed securities	—	—	320,637	(39,976)	320,637	(39,976)
Residential mortgage-backed securities	—	—	474,618	(89,796)	474,618	(89,796)
Corporate debt securities	—	—	507,130	(146,371)	507,130	(146,371)
Foreign government bonds	18,768	(66)	87,166	(12,834)	105,934	(12,900)
Asset-backed securities	—	—	38,593	(468)	38,593	(468)
CLOs	—	—	44,453	(47)	44,453	(47)
Total AFS debt securities	**$ 2,800,229**	**$ (5,114)**	**$ 4,618,875**	**$ (720,092)**	**$ 7,419,104**	**$ (725,206)**

($ in thousands)	December 31, 2023					
	Less Than 12 Months		12 Months or More		Total	
	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
AFS debt securities:						
U.S. Treasury securities	$ —	$ —	$ 623,978	$ (52,313)	$ 623,978	$ (52,313)
U.S. government agency and U.S. government-sponsored enterprise debt securities	—	—	364,446	(47,640)	364,446	(47,640)
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:						
Commercial mortgage-backed securities	—	—	463,572	(63,276)	463,572	(63,276)
Residential mortgage-backed securities	9,402	(558)	1,661,112	(229,155)	1,670,514	(229,713)
Municipal securities	2,825	(15)	254,773	(36,327)	257,598	(36,342)
Non-agency mortgage-backed securities:						
Commercial mortgage-backed securities	2,742	(4)	364,774	(42,058)	367,516	(42,062)
Residential mortgage-backed securities	—	—	553,671	(89,664)	553,671	(89,664)
Corporate debt securities	—	—	502,425	(151,076)	502,425	(151,076)
Foreign government bonds	110,955	(144)	88,616	(11,384)	199,571	(11,528)
Asset-backed securities	—	—	42,300	(934)	42,300	(934)
CLOs	—	—	612,861	(4,389)	612,861	(4,389)
Total AFS debt securities	**$ 125,924**	**$ (721)**	**$ 5,532,528**	**$ (728,216)**	**$ 5,658,452**	**$ (728,937)**

As of June 30, 2024, the Company had 567 AFS debt securities in a gross unrealized loss position with no credit impairment, primarily consisting of 304 U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities, 66 corporate debt securities and 91 non-agency mortgage-backed securities. In comparison, as of December 31, 2023, the Company had 547 AFS debt securities in a gross unrealized loss position with no credit impairment, primarily consisting of 255 U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities, 66 corporate debt securities, and 99 non-agency mortgage-backed securities.

Allowance for Credit Losses on Available-for-Sale Debt Securities

The Company evaluates each AFS debt security where the fair value declines below amortized cost. For a discussion of the factors and criteria the Company uses in analyzing securities for impairment related to credit losses, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Available-for-Sale Debt Securities* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.

The gross unrealized losses presented in the preceding tables were primarily attributable to interest rate movement and the widening of liquidity and/or credit spreads. U.S. Treasury, U.S. government agency, U.S. government-sponsored agency, and U.S. government-sponsored enterprise debt and mortgage-backed securities are issued, guaranteed, or otherwise supported by the U.S. government and have a zero credit loss assumption. The remaining securities that were in an unrealized loss position as of June 30, 2024 were mainly comprised of the following:

- **Corporate debt securities** — The market value decline as of June 30, 2024 was primarily due to interest rate movement and spread widening. A portion of the corporate debt securities is comprised of subordinated debt securities issued by U.S. banks. Despite the reduction of the market value of these securities after the banking sector disruption in 2023, these securities are nearly all rated investment grade by nationally recognized statistical rating organizations ("NRSROs") and issued by well-capitalized financial institutions with strong profitability. The contractual payments from these corporate debt securities have been and are expected to be received on time. The Company will continue to monitor the market developments in the banking sector and the credit performance of these securities.
- **Non-agency mortgage-backed securities** — The market value decline as of June 30, 2024 was primarily due to interest rate movement and spread widening. Since these securities are rated investment grade by NRSROs, or have high priority in the cash flow waterfall within the securitization structure, and the contractual payments have historically been on time, the Company believes the risk of credit losses on these securities is low.

As of both June 30, 2024 and December 31, 2023, the Company intended to hold the AFS debt securities with unrealized losses through the anticipated recovery period and it was more-likely-than-not that the Company would not have to sell these securities before the recovery of their amortized cost. The issuers of these securities have not, to the Company's knowledge, established any cause for default on these securities. As a result, the Company expects to recover the entire amortized cost basis of these securities. Accordingly, there was no allowance for credit losses provided against these securities as of both June 30, 2024 and December 31, 2023. In addition, there was no provision for credit losses recognized for the three and six months ended June 30, 2024 and 2023.

Allowance for Credit Losses on Held-to-Maturity Debt Securities

The Company separately evaluates its HTM debt securities for any credit losses using an expected loss model, similar to the methodology used for loans. For additional information on the Company's credit loss methodology, refer to *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Held-to-Maturity Debt Securities* to the Consolidated

Financial Statements in the Company's 2023 Form 10-K.

The Company monitors the credit quality of the HTM debt securities using external credit ratings. As of June 30, 2024, all HTM securities were rated investment grade by NRSROs and issued, guaranteed, or supported by U.S. government entities and agencies. Accordingly, the Company applied a zero credit loss assumption and no allowance for credit losses was recorded as of both June 30, 2024 and December 31, 2023. Overall, the Company believes that the credit support levels of the debt securities are strong, and based on current assessments and macroeconomic forecasts, expects that full contractual cash flows will be received.

Realized Gains and Losses

The following table presents the gross realized gains from the sales and impairment write-off of AFS debt securities and the related tax expense (benefit) included in earnings for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	**2024**	**2023**	**2024**	**2023**
Gross realized gains from sales	$ 1,785	$ —	$ 1,834	$ —
Impairment write-off [1]	$ —	$ —	$ —	$ (10,000)
Related tax expense (benefit)	$ 528	$ —	$ 542	$ (2,956)

(1) During the first quarter of 2023, the Company recognized a $10 million impairment write-off on a subordinated debt security as a component of *noninterest income* in the Company's Consolidated Statement of Income.

Interest Income

The following table presents the composition of interest income on debt securities for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	**2024**	**2023**	**2024**	**2023**
Taxable interest	$ 106,690	$ 64,139	$ 177,018	$ 125,188
Nontaxable interest	5,042	4,831	10,106	9,713
Total interest income on debt securities	**$ 111,732**	**$ 68,970**	**$ 187,124**	**$ 134,901**

Contractual Maturities of Available-for-Sale and Held-to-Maturity Debt Securities

The following tables present the contractual maturities, amortized cost, fair value and weighted-average yields of AFS and HTM debt securities as of June 30, 2024. Expected maturities will differ from contractual maturities on certain securities as the issuers and borrowers of the underlying collateral may have the right to call or prepay obligations with or without prepayment penalties.

($ in thousands)	**Within One Year**	**After One Year through Five Years**	**After Five Years through Ten Years**	**After Ten Years**	**Total**
AFS debt securities:					
U.S. Treasury securities					
Amortized cost	$ 34,929	$ 641,362	$ —	$ —	$ 676,291
Fair value	34,182	589,575	—	—	623,757
Weighted-average yield [1]	1.83 %	1.17 %	— %	— %	1.21 %
U.S. government agency and U.S. government-sponsored enterprise debt securities					
Amortized cost	1,238	44,158	127,831	136,729	309,956
Fair value	1,208	41,133	107,143	110,904	260,388
Weighted-average yield [1]	2.52 %	1.07 %	1.59 %	2.33 %	1.85 %
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities					
Amortized cost	3,565	41,983	126,229	6,283,304	6,455,081
Fair value	3,483	39,915	116,502	6,003,765	6,163,665
Weighted-average yield [1] [2]	2.74 %	2.98 %	2.82 %	5.46 %	5.39 %
Municipal securities					
Amortized cost	3,605	33,531	9,619	248,682	295,437
Fair value	3,543	31,354	8,793	212,873	256,563
Weighted-average yield [1] [2]	2.43 %	2.29 %	3.22 %	2.23 %	2.27 %
Non-agency mortgage-backed securities					
Amortized cost	75,391	20,848	—	828,788	925,027
Fair value	74,622	20,385	—	700,248	795,255
Weighted-average yield [1]	6.89 %	4.00 %	— %	2.50 %	2.89 %
Corporate debt securities					
Amortized cost	—	—	349,501	304,000	653,501
Fair value	—	—	297,135	209,995	507,130
Weighted-average yield [1]	— %	— %	3.50 %	1.97 %	2.79 %
Foreign government bonds					
Amortized cost	18,834	126,689	50,000	50,000	245,523
Fair value	18,768	127,790	49,782	37,384	233,724
Weighted-average yield [1]	3.61 %	2.22 %	5.72 %	1.50 %	2.89 %
Asset-backed securities					
Amortized cost	—	—	—	39,061	39,061
Fair value	—	—	—	38,593	38,593
Weighted-average yield [1]	— %	— %	— %	6.06 %	6.06 %
CLOs					
Amortized cost	—	—	44,500	—	44,500
Fair value	—	—	44,453	—	44,453
Weighted-average yield [1]	— %	— %	6.79 %	— %	6.79 %
Total AFS debt securities					
Amortized cost	**$ 137,562**	**$ 908,571**	**$ 707,680**	**$ 7,890,564**	**$ 9,644,377**
Fair value	**$ 135,806**	**$ 850,152**	**$ 623,808**	**$ 7,313,762**	**$ 8,923,528**
Weighted-average yield [1]	**4.89 %**	**1.50 %**	**3.39 %**	**4.84 %**	**4.42 %**

($ in thousands)	**Within One Year**	**After One Year through Five Years**	**After Five Years through Ten Years**	**After Ten Years**	**Total**
HTM debt securities:					
U.S. Treasury securities					
Amortized cost	$ —	$ 532,294	$ —	$ —	$ 532,294
Fair value	—	487,707	—	—	487,707
Weighted-average yield [1]	— %	1.05 %	— %	— %	1.05 %
U.S. government agency and U.S. government-sponsored enterprise debt securities					
Amortized cost	—	—	367,841	635,253	1,003,094
Fair value	—	—	311,312	491,583	802,895
Weighted-average yield [1]	— %	— %	1.89 %	1.90 %	1.90 %
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities					
Amortized cost	—	4,777	94,499	1,115,265	1,214,541
Fair value	—	4,339	79,701	888,215	972,255
Weighted-average yield [1] [2]	— %	1.41 %	1.61 %	1.70 %	1.69 %
Municipal securities					
Amortized cost	—	—	—	188,321	188,321
Fair value	—	—	—	142,370	142,370
Weighted-average yield [1] [2]	— %	— %	— %	2.00 %	2.00 %
Total HTM debt securities					
Amortized cost	**$ —**	**$ 537,071**	**$ 462,340**	**$ 1,938,839**	**$ 2,938,250**
Fair value	**$ —**	**$ 492,046**	**$ 391,013**	**$ 1,522,168**	**$ 2,405,227**
Weighted-average yield [1]	**— %**	**1.05 %**	**1.83 %**	**1.79 %**	**1.66 %**

(1) Weighted-average yields are computed based on amortized cost balances.
(2) Yields on tax-exempt securities are not presented on a tax-equivalent basis.

As of June 30, 2024 and December 31, 2023, AFS and HTM debt securities with carrying values of $5.6 billion and $7.0 billion, respectively, were pledged to secure borrowings, public deposits and for other purposes required or permitted by law.

Restricted Equity Securities

The following table presents the restricted equity securities included in *Other assets* on the Consolidated Balance Sheet as of June 30, 2024 and December 31, 2023:

($ in thousands)	**June 30, 2024**	**December 31, 2023**
Federal Reserve Bank of San Francisco ("FRBSF") stock	$ 63,248	$ 62,561
FHLB stock	101,916	17,250
Total restricted equity securities	**$ 165,164**	**$ 79,811**

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Derivatives

Derivative Instruments and Hedging Activities Disclosure [Abstract]

Derivatives

6 Months Ended Jun. 30, 2024

Derivatives

The Company uses derivative instruments to manage exposure to market risk, primarily interest rate and foreign currency risks, as well as to assist customers with their risk management objectives. The Company's goal is to manage interest rate sensitivity and volatility to mitigate the effect of interest rate changes on earnings or capital. The Company also uses foreign exchange contracts to manage the foreign exchange rate risk associated with certain foreign currency-denominated assets and liabilities, as well as the Bank's investment in East West Bank (China) Limited. The Company recognizes all derivatives on the Consolidated Balance Sheet at fair value. While the Company designates certain derivatives as hedging instruments in a qualifying hedge accounting relationship, other derivatives serve as economic hedges. For additional information on the Company's derivatives and hedging activities, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Derivatives* to the Consolidated Financial Statements of the Company's 2023 Form 10-K.

The following table presents the notional amounts and fair values of the Company's derivatives as of June 30, 2024 and December 31, 2023. Certain derivative contracts are cleared though central clearing organizations where variation margin is applied daily as settlement to the fair values of the contracts. The fair values are presented on a gross basis prior to the application of bilateral collateral and master netting agreements, but after the application of variation margin payments as settlement to fair values of contracts cleared through central clearing organizations. Applying variation margin payments as settlement to the fair values of derivative contracts cleared through the London Clearing House ("LCH") and the Chicago Mercantile Exchange ("CME") resulted in reductions in the derivative asset and liability fair values by $28 million and $37 million, respectively, as of June 30, 2024. In comparison, applying variation margin payments as settlement to LCH- and CME-cleared derivative transactions resulted in reductions in both the derivative asset and liability fair values by $43 million as of December 31, 2023. Total derivative asset and liability fair values are adjusted to reflect the effects of legally enforceable master netting agreements and cash collateral received or paid. The resulting net derivative asset and liability fair values are included in *Other assets* and *Accrued expenses and other liabilities*, respectively,

on the Consolidated Balance Sheet.

	June 30, 2024			December 31, 2023		
		Fair Value			Fair Value	
($ in thousands)	Notional Amount	Assets	Liabilities	Notional Amount	Assets	Liabilities
Derivatives designated as hedging instruments:						
Cash flow hedges:						
Interest rate contracts	$ 5,250,000	$ 11,484	$ 54,557	$ 5,250,000	$ 50,421	$ 13,124
Net investment hedges:						
Foreign exchange contracts	—	—	—	81,480	3,394	—
Total derivatives designated as hedging instruments	**$ 5,250,000**	**$ 11,484**	**$ 54,557**	**$ 5,331,480**	**$ 53,815**	**$ 13,124**
Derivatives not designated as hedging instruments:						
Interest rate contracts	$ 16,927,202	$ 448,106	$ 446,957	$ 17,387,909	$ 423,486	$ 420,812
Commodity contracts [1]	—	60,946	70,900	—	79,604	121,670
Foreign exchange contracts	3,865,583	33,684	25,598	5,827,149	53,678	42,564
Credit contracts [2]	117,751	—	14	118,391	1	25
Equity contracts	—	240 [3]	15,119 [4]	—	336 [3]	15,119 [4]
Total derivatives not designated as hedging instruments	**$ 20,910,536**	**$ 542,976**	**$ 558,588**	**$ 23,333,449**	**$ 557,105**	**$ 600,190**
Gross derivative assets/liabilities		**$ 554,460**	**$ 613,145**		**$ 610,920**	**$ 613,314**
Less: Master netting agreements		(106,525)	(106,525)		(75,534)	(75,534)
Less: Cash collateral received		(335,285)	(2,665)		(237,258)	(636)
Net derivative assets/liabilities		**$ 112,650**	**$ 503,955**		**$ 298,128**	**$ 537,144**

(1) The notional amount of the Company's commodity contracts totaled 18,230 thousand barrels of crude oil and 421,525 thousand units of natural gas, measured in million British thermal units ("MMBTUs") as of June 30, 2024. In comparison, the notional amount of the Company's commodity contracts totaled 18,631 thousand barrels of crude oil and 328,844 thousand MMBTUs of natural gas as of December 31, 2023.
(2) The notional amount of the credit contracts reflects the Company's pro-rata share of the underlying derivative instruments' notional amount in RPAs.
(3) The Company held warrant equity contracts in 10 private companies and one public company as of June 30, 2024, and 11 private companies and one public company as of December 31, 2023.
(4) Equity contracts classified as derivative liabilities consist of 349,138 performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.

Derivatives Designated as Hedging Instruments

Cash Flow Hedges — The Company uses interest rate swaps to hedge the variability in the interest amount received on certain floating-rate commercial loans, or paid on certain floating-rate borrowings due to changes in contractually specified interest rates. As of June 30, 2024, interest rate contracts in notional amounts of $5.3 billion were designated as cash flow hedges to convert certain variable-rate loans from floating-rate payments to fixed-rate payments. Gains and losses on the hedging derivative instruments are recognized in AOCI and reclassified to earnings in the same period the hedged cash flows impact earnings and within the same income statement line item as the hedged cash flows. Considering the interest rates, yield curve and notional amount as of June 30, 2024, the Company expects to reclassify an estimated $43 million of after-tax net losses on derivative instruments designated as cash flow hedges from AOCI into earnings during the next 12 months.

The following table presents the pre-tax changes in AOCI from cash flow hedges for the three and six months ended June 30, 2024 and 2023. The after-tax impact of cash flow hedges on AOCI is shown in *Note 14 — Accumulated Other Comprehensive Income (Loss)* to the Consolidated Financial Statements in this Form-10-Q.

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	2024	2023	2024	2023
Gains (losses) recognized in AOCI:				
Interest rate contracts	$ 25,095	$ (96,457)	$ 115,471	$ (66,614)
Gains (losses) reclassified from AOCI into earnings:				
Interest expense (for cash flow hedges on borrowings)	$ —	$ —	$ —	$ 696
Interest and dividend income (for cash flow hedges on loans)	(24,594)	(20,252)	(49,199)	(33,206)
Noninterest income	—	—	—	1,614 [1]
Total	**$ (24,594)**	**$ (20,252)**	**$ (49,199)**	**$ (30,896)**

(1) Represents the amounts in AOCI reclassified into earnings as a result that the forecasted cash flows were no longer probable to occur.

Net Investment Hedges — The Company enters into foreign currency forward contracts to hedge a portion of the Bank's investment in East West Bank (China) Limited, a non-USD functional currency subsidiary in China. The hedging instruments designated as net investment hedges were used to hedge against the risk of adverse changes in the foreign currency exchange rate of the Chinese Renminbi ("RMB"). The net investment hedge in place as of December 31, 2023 expired during the three months ended March 31, 2024. No new net investment hedge was entered during the three months ended June 30, 2024. The following table presents the pre-tax gains or losses recognized in AOCI on net investment hedges for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	2024	2023	2024	2023
Gains recognized in AOCI	$ —	$ 3,899	$ 586	$ 2,823

Derivatives Not Designated as Hedging Instruments

Customer-Related Positions and Economic Hedge Derivatives — The Company enters into interest rate, commodity, and foreign exchange derivatives at the request of its customers and generally enters into offsetting derivative contracts with third-party financial institutions to mitigate the inherent market risk. The Company also utilizes foreign exchange contracts to mitigate the effect of currency fluctuations on certain foreign currency-denominated on-balance sheet assets and liabilities, primarily foreign currency denominated deposits that it offers to its customers. A majority of the foreign exchange contracts had original maturities of one year or less as of both June 30, 2024 and December 31, 2023.

The following table presents the notional amounts and the gross fair values of the interest rate and foreign exchange derivatives entered into with customers and with third-party financial institutions as economic hedges to customers' positions as of June 30, 2024 and December 31, 2023:

	June 30, 2024			December 31, 2023		
		Fair Value			Fair Value	
($ in thousands)	Notional Amount	Assets	Liabilities	Notional Amount	Assets	Liabilities
Customer-related positions:						
Interest rate contracts:						
Swaps	$ 6,826,308	$ 9,729	$ 423,880	$ 6,835,822	$ 25,649	$ 377,388
Written options	1,369,229	—	9,929	1,522,531	—	12,756
Collars and corridors	259,081	96	2,496	322,732	440	4,481
Subtotal	8,454,618	9,825	436,305	8,681,085	26,089	394,625
Foreign exchange contracts:						
Forwards and spot	535,153	5,897	3,428	956,618	9,466	6,756
Swaps	1,197,938	7,515	10,558	1,588,491	5,801	18,118
Purchased options	88,000	2,051	—	136,000	1,839	—
Subtotal	1,821,091	15,463	13,986	2,681,109	17,106	24,874
Total	**$ 10,275,709**	**$ 25,288**	**$ 450,291**	**$ 11,362,194**	**$ 43,195**	**$ 419,499**
Economic hedges:						
Interest rate contracts:						
Swaps	$ 6,844,274	$ 425,796	$ 10,552	$ 6,861,561	$ 380,123	$ 25,731
Purchased options	1,369,229	9,981	—	1,522,531	12,783	—
Collars and corridors	259,081	2,504	100	322,732	4,491	456
Subtotal	8,472,584	438,281	10,652	8,706,824	397,397	26,187
Foreign exchange contracts:						
Forwards and spot	66,546	52	128	148,003	292	94
Swaps	1,889,946	18,169	9,433	2,862,037	36,280	15,757
Written options	88,000	—	2,051	136,000	—	1,839
Subtotal	2,044,492	18,221	11,612	3,146,040	36,572	17,690
Total	**$ 10,517,076**	**$ 456,502**	**$ 22,264**	**$ 11,852,864**	**$ 433,969**	**$ 43,877**

The Company enters into energy commodity contracts with its customers in the oil and gas sector, which allow them to hedge against the risk of fluctuation in energy commodity prices. Offsetting contracts entered with third-party financial institutions are used as economic hedges to manage the Company's exposure on its customer-related positions. The following table presents the notional amounts in units and the gross fair values of the commodity derivatives issued for customer-related positions and economic hedges as of June 30, 2024 and December 31, 2023:

	June 30, 2024				December 31, 2023			
			Fair Value				Fair Value	
($ and unit in thousands)	Notional Units		Assets	Liabilities	Notional Units		Assets	Liabilities
Customer-related positions:								
Commodity contracts:								
Crude oil:								
Swaps	3,907	Barrels	$ 13,897	$ 857	3,277	Barrels	$ 3,735	$ 15,445
Collars	5,180	Barrels	8,366	43	5,966	Barrels	1,820	5,103
Subtotal	9,087	Barrels	22,263	900	9,243	Barrels	5,555	20,548
Natural gas:								
Swaps	148,337	MMBTUs	1,796	43,998	118,325	MMBTUs	438	73,793
Collars	62,277	MMBTUs	1,297	12,005	45,854	MMBTUs	21	20,400
Written options	1,710	MMBTUs	124	—	1,874	MMBTUs	—	233
Subtotal	212,324	MMBTUs	3,217	56,003	166,053	MMBTUs	459	94,426
Total			**$ 25,480**	**$ 56,903**			**$ 6,014**	**$ 114,974**
Economic hedges:								
Commodity contracts:								
Crude oil:								
Swaps	3,963	Barrels	$ 1,308	$ 10,871	3,422	Barrels	$ 9,166	$ 4,924
Collars	5,180	Barrels	3	1,983	5,966	Barrels	1,685	1,467
Subtotal	9,143	Barrels	1,311	12,854	9,388	Barrels	10,851	6,391
Natural gas:								
Swaps	145,824	MMBTUs	28,395	391	116,463	MMBTUs	49,941	305
Collars	61,667	MMBTUs	5,760	648	44,454	MMBTUs	12,565	—
Purchased options	1,710	MMBTUs	—	104	1,874	MMBTUs	233	—
Subtotal	209,201	MMBTUs	34,155	1,143	162,791	MMBTUs	62,739	305
Total			**$ 35,466**	**$ 13,997**			**$ 73,590**	**$ 6,696**

Credit Contracts — The Company periodically enters into credit RPAs with institutional counterparties to manage the credit exposure of the interest rate contracts associated with syndication loans. Under the RPAs, a portion of the credit exposure is transferred from one party (the purchaser of credit protection) to another party (the seller of credit protection). The seller of credit protection is required to make payments to the purchaser of credit protection if the underlying borrower defaults on the related interest rate contract. The Company may enter into protection sold or protection purchased RPAs. Credit risk on RPAs is managed by monitoring the credit worthiness of the borrowers and the institutional counterparties, which is a part of the Company's normal credit review and monitoring process. All referenced entities of the protection sold RPAs were investment grade and the weighted-average remaining maturity was 2.3 years and 2.8 years as of June 30, 2024 and December 31, 2023, respectively. Assuming the underlying borrowers referenced in the interest rate contracts defaulted, the maximum exposure in the protection sold RPAs would be $63 thousand and $177 thousand as of June 30, 2024 and December 31, 2023, respectively.

As of both June 30, 2024 and December 31, 2023, the Company had one outstanding protection purchased RPA with notional amount of $25 million and minimal fair value.

Equity Contracts — As part of the loan origination process, the Company may obtain warrants to purchase the preferred and/or common stock of the borrowers' companies, which are mainly in the technology and life sciences sectors. Warrants grant the Company the right to buy a certain class of the underlying company's equity at a certain price before expiration. In connection with the Company's investment in Rayliant during the third quarter of 2023, the Company granted performance-based RSUs as part of its consideration. The vesting of these equity contracts is contingent on Rayliant meeting certain financial performance targets during the future performance period. For additional information on these equity contracts, refer to *Note 3 — Fair Value Measurement and Fair Value of Financial*

Instruments to the Consolidated Financial Statements in this Form 10-Q.

The following table presents the net gains (losses) recognized on the Company's Consolidated Statement of Income related to derivatives not designated as hedging instruments for the three and six months ended June 30, 2024 and 2023:

($ in thousands)	Classification on Consolidated Statement of Income	Three Months Ended June 30, 2024	Three Months Ended June 30, 2023	Six Months Ended June 30, 2024	Six Months Ended June 30, 2023
Derivatives not designated as hedging instruments:					
Interest rate contracts	Customer derivative income	$ 1,099	$ 1,222	$ 1,583	$ (1,261)
Foreign exchange contracts	Foreign exchange income	14,349	19,898	27,129	30,340
Credit contracts	Customer derivative income	2	12	(3)	7
Equity contracts - warrants	Lending fees	(90)	(14)	(96)	(60)
Commodity contracts	Customer derivative income	433	160	567	166
Net gains		**$ 15,793**	**$ 21,278**	**$ 29,180**	**$ 29,192**

Credit-Risk-Related Contingent Features — Certain of the Company's over-the-counter derivative contracts contain early termination provisions that require the Company to settle any outstanding balances upon the occurrence of a specified credit-risk-related event. Such an event primarily relates to a downgrade of the credit rating of East West Bank to below investment grade. As of June 30, 2024, the aggregate fair value amounts of all derivative instruments with credit risk-related contingent features that were in a net liability position totaled $2 million, for which $2 million collateral was posted to cover these positions. In comparison, as of December 31, 2023, the aggregate fair value amounts of all derivative instruments with credit risk-related contingent features that were in a net liability position totaled $9 thousand, for which no collateral was posted to cover these positions. In the event that the credit rating of East West Bank had been downgraded to below investment grade, the Company would have been required to post minimal additional collateral as of both June 30, 2024 and December 31, 2023.

Offsetting of Derivatives

The following tables present the gross derivative fair values, the balance sheet netting adjustments, and the resulting net fair values recorded on the Consolidated Balance Sheet, as well as the cash and noncash collateral associated with master netting arrangements. The gross amounts of derivative assets and liabilities are presented after the application of variation margin payments as settlements to the fair values of contracts cleared through central clearing organizations, where applicable. The collateral amounts in the following tables are limited to the outstanding balances of the related asset or liability. Therefore, instances of over-collateralization are not shown:

($ in thousands)	As of June 30, 2024					
		Gross Amounts Offset on the Consolidated Balance Sheet			Gross Amounts Not Offset on the Consolidated Balance Sheet	
	Gross Amounts Recognized [1]	Master Netting Arrangements	Cash Collateral Received [3]	Net Amounts Presented on the Consolidated Balance Sheet	Security Collateral Received [5]	Net Amount
Derivative assets	$ 554,460	$ (106,525)	$ (335,285)	$ 112,650	$ (78,411)	$ 34,239
		Gross Amounts Offset on the Consolidated Balance Sheet			Gross Amounts Not Offset on the Consolidated Balance Sheet	
	Gross Amounts Recognized [2]	Master Netting Arrangements	Cash Collateral Pledged [4]	Net Amounts Presented on the Consolidated Balance Sheet	Security Collateral Pledged [5]	Net Amount
Derivative liabilities	$ 613,145	$ (106,525)	$ (2,665)	$ 503,955	$ —	$ 503,955

($ in thousands)	As of December 31, 2023					
		Gross Amounts Offset on the Consolidated Balance Sheet			Gross Amounts Not Offset on the Consolidated Balance Sheet	
	Gross Amounts Recognized [1]	Master Netting Arrangements	Cash Collateral Received [3]	Net Amounts Presented on the Consolidated Balance Sheet	Security Collateral Received [5]	Net Amount
Derivative assets	$ 610,920	$ (75,534)	$ (237,258)	$ 298,128	$ (246,259)	$ 51,869
		Gross Amounts Offset on the Consolidated Balance Sheet			Gross Amounts Not Offset on the Consolidated Balance Sheet	
	Gross Amounts Recognized [2]	Master Netting Arrangements	Cash Collateral Pledged [4]	Net Amounts Presented on the Consolidated Balance Sheet	Security Collateral Pledged [5]	Net Amount
Derivative liabilities	$ 613,314	$ (75,534)	$ (636)	$ 537,144	$ —	$ 537,144

(1) Includes $3 million of gross fair value assets with counterparties that were not subject to enforceable master netting arrangements or similar agreements as of both June 30, 2024 and December 31, 2023.
(2) Includes $17 million and $16 million of gross fair value liabilities with counterparties that were not subject to enforceable master netting arrangements or similar agreements as of June 30, 2024 and December 31, 2023, respectively.
(3) Gross cash collateral received under master netting arrangements or similar agreements was $356 million and $244 million as of June 30, 2024 and December 31, 2023, respectively. Of the gross cash collateral received, $335 million and $237 million were used to offset derivative assets as of June 30, 2024 and December 31, 2023, respectively.
(4) Gross cash collateral pledged under master netting arrangements or similar agreements was $3 million and $1 million as of June 30, 2024 and December 31, 2023, respectively. Of the gross cash collateral pledged, $3 million and $1 million were used to offset derivative liabilities as of June 30, 2024 and December 31, 2023, respectively.
(5) Represents the fair value of security collateral received or pledged limited to derivative assets or liabilities that are subject to enforceable master netting arrangements or similar agreements. U.S. GAAP does not permit the netting of noncash collateral on the Consolidated Balance Sheet but requires the disclosure of such amounts.

In addition to the amounts included in the tables above, the Company has balance sheet netting related to resale agreements. Refer to *Note 4 — Securities Purchased under Resale Agreements* to the Consolidated Financial Statements in this Form 10-Q for additional information. Refer to *Note 3 — Fair Value Measurement and Fair Value of Financial Instruments* to the Consolidated Financial Statements in this Form 10-Q for fair value measurement disclosures on derivatives.

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Loans Receivable and Allowance for Credit Losses

Loans and Leases Receivable Disclosure [Abstract]

Loans Receivable and Allowance for Credit Losses

6 Months Ended

Jun. 30, 2024

Loans Receivable and Allowance for Credit Losses

The following table presents the composition of the Company's loans held-for-investment outstanding as of June 30, 2024 and December 31, 2023:

($ in thousands)	June 30, 2024	December 31, 2023
Commercial:		
C&I	$ 16,875,009	$ 16,581,079
CRE:		
CRE	14,562,595	14,777,081
Multifamily residential	5,100,210	5,023,163
Construction and land	664,793	663,868
Total CRE	20,327,598	20,464,112
Total commercial	**37,202,607**	**37,045,191**
Consumer:		
Residential mortgage:		
Single-family residential	13,747,769	13,383,060
HELOCs	1,761,379	1,722,204
Total residential mortgage	15,509,148	15,105,264
Other consumer	56,154	60,327
Total consumer	**15,565,302**	**15,165,591**
Total loans held-for-investment [1]	**$ 52,767,909**	**$ 52,210,782**
Allowance for loan losses	**(683,794)**	**(668,743)**
Loans held-for-investment, net [1]	**$ 52,084,115**	**$ 51,542,039**

(1) Includes $53 million and $71 million of net deferred loan fees and net unamortized premiums as of June 30, 2024 and December 31, 2023, respectively.

Accrued interest receivable on loans held-for-investment was $266 million and $267 million as of June 30, 2024 and December 31, 2023, respectively, and was included in *Other assets* on the Consolidated Balance Sheet. The interest income reversed was insignificant for both the three and six months ended June 30, 2024 and 2023. For the Company's accounting policy on accrued interest receivable related to loans held-for-investment, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Loans Held-for-Investment* to the Consolidated Financial Statements of the Company's 2023 Form 10-K. The Company also has loans held-for-sale. For the Company's accounting policy on loans held-for-sale, refer to *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Loans Held-for-Sale* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.

The Company's FRBSF and FHLB borrowings are primarily secured by loans held-for-investment. Loans held-for-investment totaling $37.0 billion and $37.2 billion, respectively, were pledged to secure borrowings and provide additional borrowing capacity as of June 30, 2024 and December 31, 2023.

Credit Quality Indicators

All loans are subject to the Company's credit review and monitoring process. For the commercial loan portfolio, loans are risk rated based on an analysis of the borrower's current payment performance or delinquency, repayment sources, financial and liquidity factors, including industry and geographic considerations. For the consumer loan portfolio, payment performance or delinquency is typically the driving indicator for risk ratings.

The Company utilizes internal credit risk ratings to assign each individual loan a risk rating of 1 through 10:

- **Pass** — loans risk rated 1 through 5 are assigned an internal risk rating category of "Pass." Loans risk rated 1 are typically loans fully secured by cash. Pass loans have sufficient sources of repayment to repay the loan in full, in accordance with all terms and conditions.
- **Special mention** — loans assigned a risk rating of 6 have potential weaknesses that warrant closer attention by management; these are assigned an internal risk rating category of "Special Mention."
- **Substandard** — loans assigned a risk rating of 7 or 8 have well-defined weaknesses that may jeopardize the full and timely repayment of the loan; these are assigned an internal risk rating category of "Substandard."
- **Doubtful** — loans assigned a risk rating of 9 have insufficient sources of repayment and a high probability of loss; these are assigned an internal risk rating category of "Doubtful."
- **Loss** — loans assigned a risk rating of 10 are uncollectible and of such little value that they are no longer considered bankable assets; these are assigned an internal risk rating category of "Loss."

Loan exposures categorized as criticized consist of special mention, substandard, doubtful and loss categories. The Company reviews the internal risk ratings of its loan portfolio on a regular basis, and adjusts the ratings based on changes in the borrowers' financial status and the collectability of the loans.

The following tables summarize the Company's loans held-for-investment and year-to-date gross write-offs by loan portfolio segments, internal risk ratings and vintage year as of the periods presented. The vintage year is the year of loan origination, renewal or major modification. Revolving loans that are converted to term loans presented in the tables below are excluded from term loans by vintage year columns.

	June 30, 2024								
	Term Loans by Origination Year								
($ in thousands)	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term Loans [1]	Total
Commercial:									
C&I:									
Pass	$ 1,053,645	$ 2,013,510	$ 1,248,640	$ 1,047,295	$ 286,440	$ 352,329	$ 10,369,005	$ 23,548	$ 16,394,412
Criticized (accrual)	511	30,279	115,671	80,715	1,908	60,126	124,427	—	413,637
Criticized (nonaccrual)	3,911	14,606	22,752	9,484	3,335	11,929	943	—	66,960
Total C&I	1,058,067	2,058,395	1,387,063	1,137,494	291,683	424,384	10,494,375	23,548	16,875,009
Gross write-offs for the six months ended June 30, 2024 [2]	—	337	11,753	14,342	1,212	1,528	19	—	29,191
CRE:									
Pass	726,897	2,337,637	3,885,787	2,053,076	1,371,437	3,573,736	100,131	49,863	14,098,564
Criticized (accrual)	11,005	66,071	55,768	31,633	67,955	185,529	—	14,790	432,751
Criticized (nonaccrual)	—	1,750	—	11,020	469	18,041	—	—	31,280
Subtotal CRE	737,902	2,405,458	3,941,555	2,095,729	1,439,861	3,777,306	100,131	64,653	14,562,595
Gross write-offs for the six months ended June 30, 2024 [2]	—	—	—	—	—	2,261	—	—	2,261
Multifamily residential:									
Pass	162,350	671,221	1,480,502	792,114	624,947	1,297,867	17,263	1,268	5,047,532
Criticized (accrual)	—	—	13,380	31,723	—	2,968	—	—	48,071
Criticized (nonaccrual)	—	—	—	—	—	4,607	—	—	4,607
Subtotal multifamily residential	162,350	671,221	1,493,882	823,837	624,947	1,305,442	17,263	1,268	5,100,210
Gross write-offs for the six months ended June 30, 2024	—	—	—	—	—	6	—	—	6
Construction and land:									
Pass	15,157	314,253	228,865	88,236	—	6,271	—	—	652,782
Criticized (accrual)	—	—	695	—	—	—	—	—	695
Criticized (nonaccrual)	—	—	11,316	—	—	—	—	—	11,316
Subtotal construction and land	15,157	314,253	240,876	88,236	—	6,271	—	—	664,793
Gross write-offs for the six months ended June 30, 2024	—	—	2,144	—	—	—	—	—	2,144
Total CRE	915,409	3,390,932	5,676,313	3,007,802	2,064,808	5,089,019	117,394	65,921	20,327,598
Total CRE gross write-offs for the six months ended June 30, 2024 [2]	—	—	2,144	—	—	2,267	—	—	4,411
Total commercial	**$ 1,973,476**	**$ 5,449,327**	**$ 7,063,376**	**$ 4,145,296**	**$ 2,356,491**	**$ 5,513,403**	**$ 10,611,769**	**$ 89,469**	**$ 37,202,607**
Total commercial gross write-offs for the six months ended June 30, 2024 [2]	**$ —**	**$ 337**	**$ 13,897**	**$ 14,342**	**$ 1,212**	**$ 3,795**	**$ 19**	**$ —**	**$ 33,602**

	June 30, 2024								
	Term Loans by Origination Year								
($ in thousands)	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term Loans [1]	Total
Consumer:									
Residential mortgage:									
Single-family residential:									
Pass [3]	$ 1,162,393	$ 2,965,129	$ 3,214,153	$ 2,175,945	$ 1,504,722	$ 2,676,170	$ —	$ —	$ 13,698,512
Criticized (accrual)	353	1,166	1,701	1,589	1,120	6,077	—	—	12,006
Criticized (nonaccrual) [3]	2,028	11,293	5,201	3,067	2,179	13,483	—	—	37,251
Subtotal single-family residential mortgage	1,164,774	2,977,588	3,221,055	2,180,601	1,508,021	2,695,730	—	—	13,747,769
Gross write-offs for the six months ended June 30, 2024 [2]	—	—	—	—	—	9	—	—	9
HELOCs:									
Pass	4,382	3,797	4,712	2,576	3,847	8,253	1,589,193	126,170	1,742,930
Criticized (accrual)	—	1,221	1,072	339	603	993	503	488	5,219
Criticized (nonaccrual)	517	1,208	2,095	930	—	4,513	—	3,967	13,230
Subtotal HELOCs	4,899	6,226	7,879	3,845	4,450	13,759	1,589,696	130,625	1,761,379
Total residential mortgage	1,169,673	2,983,814	3,228,934	2,184,446	1,512,471	2,709,489	1,589,696	130,625	15,509,148
Total residential mortgage gross write-offs for the six months ended June 30, 2024 [2]	—	—	—	—	—	9	—	—	9
Other consumer:									
Pass	3,886	37	19,907	133	—	6,858	22,113	—	52,934
Criticized (accrual)	15	—	—	—	—	—	3,000	—	3,015
Criticized (nonaccrual)	—	—	—	—	—	—	205	—	205
Total other consumer	3,901	37	19,907	133	—	6,858	25,318	—	56,154
Gross write-offs for the six months ended June 30, 2024 [2]	—	—	—	—	—	—	22	—	22
Total consumer	**$ 1,173,574**	**$ 2,983,851**	**$ 3,248,841**	**$ 2,184,579**	**$ 1,512,471**	**$ 2,716,347**	**$ 1,615,014**	**$ 130,625**	**$ 15,565,302**
Total consumer gross write-offs for the six months ended June 30, 2024 [2]	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ 9**	**$ 22**	**$ —**	**$ 31**
Total loans held-for-investment:									
Pass	**$ 3,128,710**	**$ 8,305,584**	**$ 10,082,566**	**$ 6,159,375**	**$ 3,791,393**	**$ 7,921,484**	**$ 12,097,705**	**$ 200,849**	**$ 51,687,666**
Criticized (accrual)	**11,884**	**98,737**	**188,287**	**145,999**	**71,586**	**255,693**	**127,930**	**15,278**	**915,394**
Criticized (nonaccrual)	**6,456**	**28,857**	**41,364**	**24,501**	**5,983**	**52,573**	**1,148**	**3,967**	**164,849**
Total	**$ 3,147,050**	**$ 8,433,178**	**$ 10,312,217**	**$ 6,329,875**	**$ 3,868,962**	**$ 8,229,750**	**$ 12,226,783**	**$ 220,094**	**$ 52,767,909**
Total loans held-for-investment gross write-offs for the six months ended June 30, 2024 [2]	**$ —**	**$ 337**	**$ 13,897**	**$ 14,342**	**$ 1,212**	**$ 3,804**	**$ 41**	**$ —**	**$ 33,633**

	December 31, 2023								
	Term Loans by Origination Year								
($ in thousands)	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term Loans [1]	Total
Commercial:									
C&I:									
Pass	$ 2,314,463	$ 1,628,560	$ 1,296,936	$ 331,982	$ 245,173	$ 164,159	$ 10,053,757	$ 20,143	$ 16,055,173
Criticized (accrual)	105,119	67,899	120,574	15,064	40,920	22,098	117,196	—	488,870
Criticized (nonaccrual)	2,104	7,916	131	4,819	2,979	18,137	950	—	37,036
Total C&I	2,421,686	1,704,375	1,417,641	351,865	289,072	204,394	10,171,903	20,143	16,581,079
Gross write-offs for the year ended December 31, 2023 [2]	350	10,454	424	3,758	9,748	2,648	1,593	—	28,975
CRE:									
Pass	2,492,915	4,086,385	2,216,257	1,428,724	1,600,844	2,494,382	92,851	62,771	14,475,129
Criticized (accrual)	36,855	34,485	30,336	48,250	24,437	104,340	—	—	278,703
Criticized (nonaccrual)	—	—	—	—	444	22,805	—	—	23,249
Subtotal CRE	2,529,770	4,120,870	2,246,593	1,476,974	1,625,725	2,621,527	92,851	62,771	14,777,081
Gross write-offs for the year ended December 31, 2023 [2]	—	—	—	—	—	1,329	—	—	1,329
Multifamily residential:									
Pass	665,780	1,481,161	808,333	612,408	498,491	857,713	8,690	1,281	4,933,857
Criticized (accrual)	—	3,356	54,614	—	693	25,974	—	—	84,637
Criticized (nonaccrual)	—	—	—	—	—	4,669	—	—	4,669
Subtotal multifamily residential	665,780	1,484,517	862,947	612,408	499,184	888,356	8,690	1,281	5,023,163
Gross write-offs for the year ended December 31, 2023	—	—	—	—	—	3	—	—	3
Construction and land:									
Pass	209,775	280,151	120,724	39,928	808	5,501	6,981	—	663,868
Subtotal construction and land	209,775	280,151	120,724	39,928	808	5,501	6,981	—	663,868
Total CRE	3,405,325	5,885,538	3,230,264	2,129,310	2,125,717	3,515,384	108,522	64,052	20,464,112
Total CRE gross write-offs for the year ended December 31, 2023 [2]	—	—	—	—	—	1,332	—	—	1,332
Total commercial	**$ 5,827,011**	**$ 7,589,913**	**$ 4,647,905**	**$ 2,481,175**	**$ 2,414,789**	**$ 3,719,778**	**$ 10,280,425**	**$ 84,195**	**$ 37,045,191**
Total commercial gross write-offs for the year ended December 31, 2023 [2]	**$ 350**	**$ 10,454**	**$ 424**	**$ 3,758**	**$ 9,748**	**$ 3,980**	**$ 1,593**	**$ —**	**$ 30,307**

	December 31, 2023								
	Term Loans by Origination Year								
($ in thousands)	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term Loans [1]	Total
Consumer:									
Residential mortgage:									
Single-family residential:									
Pass [4]	$ 3,188,830	$ 3,340,789	$ 2,279,802	$ 1,594,525	$ 980,686	$ 1,959,974	$ —	$ —	$ 13,344,606
Criticized (accrual)	2,680	4,471	566	1,440	1,503	4,167	—	—	14,827
Criticized (nonaccrual) [3]	4,466	837	3,902	2,081	3,626	8,715	—	—	23,627
Subtotal single-family residential mortgage	3,195,976	3,346,097	2,284,270	1,598,046	985,815	1,972,856	—	—	13,383,060
HELOCs:									
Pass	3,641	3,882	1,734	3,153	729	9,251	1,551,074	126,280	1,699,744
Criticized (accrual)	565	1,219	1,872	101	185	1,470	2,548	1,089	9,049
Criticized (nonaccrual)	815	856	413	72	584	6,863	279	3,529	13,411
Subtotal HELOCs	5,021	5,957	4,019	3,326	1,498	17,584	1,553,901	130,898	1,722,204
Gross write-offs for the year ended December 31, 2023 [2]	—	—	—	—	—	41	—	6	47
Total residential mortgage	3,200,997	3,352,054	2,288,289	1,601,372	987,313	1,990,440	1,553,901	130,898	15,105,264
Total residential mortgage gross write-offs for the year ended December 31, 2023 [2]	—	—	—	—	—	41	—	6	47
Other consumer:									
Pass	2,286	18,098	135	—	—	13,244	26,432	—	60,195
Criticized (nonaccrual)	—	—	—	—	—	—	132	—	132
Total other consumer	2,286	18,098	135	—	—	13,244	26,564	—	60,327
Total consumer	**$ 3,203,283**	**$ 3,370,152**	**$ 2,288,424**	**$ 1,601,372**	**$ 987,313**	**$ 2,003,684**	**$ 1,580,465**	**$ 130,898**	**$ 15,165,591**
Total consumer gross write-offs for the year ended December 31, 2023 [2]	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ 41**	**$ —**	**$ 6**	$ 47
Total by Risk Rating:									
Pass	**$ 8,877,690**	**$ 10,839,026**	**$ 6,723,921**	**$ 4,010,720**	**$ 3,326,731**	**$ 5,504,224**	**$ 11,739,785**	**$ 210,475**	**$ 51,232,572**
Criticized (accrual)	**145,219**	**111,430**	**207,962**	**64,855**	**67,738**	**158,049**	**119,744**	**1,089**	**876,086**
Criticized (nonaccrual)	**7,385**	**9,609**	**4,446**	**6,972**	**7,633**	**61,189**	**1,361**	**3,529**	**102,124**
Total	**$ 9,030,294**	**$ 10,960,065**	**$ 6,936,329**	**$ 4,082,547**	**$ 3,402,102**	**$ 5,723,462**	**$ 11,860,890**	**$ 215,093**	**$ 52,210,782**
Total loans held-for-investment gross write-offs for the year ended December 31, 2023 [2]	**$ 350**	**$ 10,454**	**$ 424**	**$ 3,758**	**$ 9,748**	**$ 4,021**	**$ 1,593**	**$ 6**	**$ 30,354**

(1) $1 million and $8 million of total commercial loans, comprised of C&I and CRE revolving loans, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison, $1 million and $14 million of total commercial loans, primarily comprised of CRE revolving loans converted to term loans during the three and six months ended June 30, 2023, respectively. $18 million and $28 million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison, $10 million and $14 million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2023, respectively.

(2) Excludes gross write-offs associated with loans the Company sold or settled.

(3) As of both June 30, 2024 and December 31, 2023, $1 million of nonaccrual loans whose payments were guaranteed by the Federal Housing Administration were classified with a "Pass" rating.

Nonaccrual and Past Due Loans

Loans that are 90 or more days past due are generally placed on nonaccrual status unless the loan is well-collateralized and in the process of collection. Loans that are less than 90 days past due but have identified deficiencies, such as when the full collection of principal or interest becomes uncertain, are also placed on nonaccrual status. The following tables present the aging analysis of loans held-for-investment as of June 30, 2024 and December 31, 2023:

	June 30, 2024					
($ in thousands)	**Current Accruing Loans**	**Accruing Loans 30-59 Days Past Due**	**Accruing Loans 60-89 Days Past Due**	**Total Accruing Past Due Loans**	**Total Nonaccrual Loans**	**Total Loans**
Commercial:						
C&I	$ 16,785,688	$ 12,851	$ 9,510	$ 22,361	$ 66,960	$ 16,875,009
CRE:						
CRE	14,518,793	11,627	895	12,522	31,280	14,562,595
Multifamily residential	5,094,712	891	—	891	4,607	5,100,210
Construction and land	653,477	—	—	—	11,316	664,793
Total CRE	20,266,982	12,518	895	13,413	47,203	20,327,598
Total commercial	**37,052,670**	**25,369**	**10,405**	**35,774**	**114,163**	**37,202,607**
Consumer:						
Residential mortgage:						
Single-family residential	13,667,351	29,993	12,141	42,134	38,284	13,747,769
HELOCs	1,729,694	13,236	5,219	18,455	13,230	1,761,379
Total residential mortgage	15,397,045	43,229	17,360	60,589	51,514	15,509,148
Other consumer	55,706	158	85	243	205	56,154
Total consumer	**15,452,751**	**43,387**	**17,445**	**60,832**	**51,719**	**15,565,302**
Total	**$ 52,505,421**	**$ 68,756**	**$ 27,850**	**$ 96,606**	**$ 165,882**	**$ 52,767,909**

	December 31, 2023					
($ in thousands)	**Current Accruing Loans**	**Accruing Loans 30-59 Days Past Due**	**Accruing Loans 60-89 Days Past Due**	**Total Accruing Past Due Loans**	**Total Nonaccrual Loans**	**Total Loans**
Commercial:						
C&I	$ 16,508,394	$ 28,550	$ 7,099	$ 35,649	$ 37,036	$ 16,581,079
CRE:						
CRE	14,750,315	1,719	1,798	3,517	23,249	14,777,081
Multifamily residential	5,017,897	597	—	597	4,669	5,023,163
Construction and land	650,617	13,251	—	13,251	—	663,868
Total CRE	20,418,829	15,567	1,798	17,365	27,918	20,464,112
Total commercial	**36,927,223**	**44,117**	**8,897**	**53,014**	**64,954**	**37,045,191**
Consumer:						
Residential mortgage:						
Single-family residential	13,313,455	29,285	15,943	45,228	24,377	13,383,060
HELOCs	1,687,301	12,266	9,226	21,492	13,411	1,722,204
Total residential mortgage	15,000,756	41,551	25,169	66,720	37,788	15,105,264
Other consumer	56,930	3,123	142	3,265	132	60,327
Total consumer	**15,057,686**	**44,674**	**25,311**	**69,985**	**37,920**	**15,165,591**
Total	**$ 51,984,909**	**$ 88,791**	**$ 34,208**	**$ 122,999**	**$ 102,874**	**$ 52,210,782**

The following table presents the amortized cost of loans on nonaccrual status for which there was no related allowance for loan losses as of both June 30, 2024 and December 31, 2023. Nonaccrual loans may not have an allowance for credit losses if the loan balances are well secured by collateral values and there is no loss expectation.

($ in thousands)	**June 30, 2024**	**December 31, 2023**
Commercial:		
C&I	$ 50,808	$ 33,089
CRE	30,674	22,653
Multifamily residential	4,210	4,235
Construction and land	11,316	—
Total commercial	**97,008**	**59,977**
Consumer:		
Single-family residential	14,461	4,852
HELOCs	7,057	7,256
Total consumer	**21,518**	**12,108**
Total nonaccrual loans with no related allowance for loan losses	**$ 118,526**	**$ 72,085**

Foreclosed Assets

The Company acquires assets from borrowers through loan restructurings, workouts, or foreclosures. Assets acquired may include real properties (e.g., real estate, land, and buildings) and commercial and personal properties. The Company recognizes foreclosed assets upon receiving assets in satisfaction of a loan (e.g., taking legal title or physical possession).

Foreclosed assets, consisting of OREO and other nonperforming assets, are included in *Other assets* on the Consolidated Balance Sheet. The Company had $30 million of foreclosed assets as of June 30, 2024, compared with $11 million as of December 31, 2023. The Company commences the foreclosure process on consumer mortgage loans after a borrower becomes more than 120 days delinquent in accordance with the Consumer Financial Protection Bureau guidelines. The carrying value of the consumer real estate loans that were in an active or suspended foreclosure process was $8 million as of both June 30, 2024 and December 31, 2023.

Loan Modifications to Borrowers Experiencing Financial Difficulty

As part of the Company's loss mitigation efforts, the Company may agree to modify the contractual terms of a loan to assist borrowers experiencing financial difficulty. The Company negotiates loan modifications on a case-by-case basis to achieve mutually agreeable terms that maximize loan collectability and meet the borrower's financial needs. The Company considers various factors to identify borrowers experiencing financial difficulty. The primary factor for consumer borrowers is delinquency status. For commercial loan borrowers, these factors include credit risk ratings, the probability of loan risk rating downgrades, and overall risk profile changes. The modification may include, but is not limited to, payment deferrals, interest rate reductions, term extensions, principal forgiveness, or a combination of such modifications. Commercial loan borrowers that require immaterial modifications such as insignificant interest rate changes, short-term extensions (90 days or less) from the original maturity date, or temporary waivers or extensions of financial covenants which would not constitute material credit actions, are generally not considered to be experiencing financial difficulty and are not included in the disclosure. Insignificant payment deferrals (three months or less in the last 12 months) are also not included in the disclosure.

The following tables present the amortized cost of loans that were modified during the three and six months ended June 30, 2024 and 2023 by loan class and modification type:

	Three Months Ended June 30, 2024					
	Modification Type					
($ in thousands)	**Term Extension**	**Payment Delay**	**Combination: Term Extension/ Payment Delay**	**Combination: Rate Reduction/ Payment Delay**	**Total**	**Modification as a % of Loan Class**
Commercial:						
C&I	$ 11,901	$ 5,658	$ 2,951	$ —	$ 20,510	0.12 %
CRE	—	—	—	11,020	11,020	0.05 %
Total commercial	**11,901**	**5,658**	**2,951**	**11,020**	**31,530**	
Consumer:						
Single-family residential	—	4,791	—	—	4,791	0.03 %
HELOCs	—	2,053	—	—	2,053	0.12 %
Other consumer	3,000	—	—	—	3,000	5.34 %
Total consumer	**3,000**	**6,844**	**—**	**—**	**9,844**	
Total	**$ 14,901**	**$ 12,502**	**$ 2,951**	**$ 11,020**	**$ 41,374**	

	Three Months Ended June 30, 2023						
	Modification Type						
($ in thousands)	**Term Extension**	**Payment Delay**	**Combination: Term Extension/ Payment Delay**	**Combination: Rate Reduction/ Term Extension**	**Combination: Principal Forgiveness/ Rate Reduction/ Term Extension**	**Total**	**Modification as a % of Loan Class**
Commercial:							
C&I	$ 13,475	$ 12,788	$ —	$ —	$ 298	$ 26,561	0.17 %
CRE	—	—	—	32,791	—	32,791	0.16 %
Total commercial	**13,475**	**12,788**	**—**	**32,791**	**298**	**59,352**	
Consumer:							
Single-family residential	—	5,085	551	—	—	5,636	0.05 %
HELOCs	—	978	—	—	—	978	0.05 %
Total consumer	**—**	**6,063**	**551**	**—**	**—**	**6,614**	
Total	**$ 13,475**	**$ 18,851**	**$ 551**	**$ 32,791**	**$ 298**	**$ 65,966**	

	Six Months Ended June 30, 2024					
	Modification Type					
($ in thousands)	**Term Extension**	**Payment Delay**	**Combination: Term Extension/ Payment Delay**	**Combination: Rate Reduction/ Payment Delay**	**Total**	**Modification as a % of Loan Class**
Commercial:						
C&I	$ 15,601	$ 25,886	$ 2,951	$ —	$ 44,438	0.26 %
CRE	24,321	—	—	30,570	54,891	0.27 %
Total commercial	**39,922**	**25,886**	**2,951**	**30,570**	**99,329**	
Consumer:						
Single-family residential	—	8,528	—	—	8,528	0.06 %
HELOCs	—	6,881	—	517	7,398	0.42 %
Other consumer	3,000	—	—	—	3,000	5.34 %
Total consumer	**3,000**	**15,409**	**—**	**517**	**18,926**	
Total	**$ 42,922**	**$ 41,295**	**$ 2,951**	**$ 31,087**	**$ 118,255**	

	Six Months Ended June 30, 2023						
	Modification Type						
($ in thousands)	Term Extension	Payment Delay	Combination: Term Extension/ Payment Delay	Combination: Rate Reduction/ Term Extension	Combination: Principal Forgiveness/ Rate Reduction/ Term Extension	Total	Modification as a % of Loan Class
Commercial:							
C&I	$ 33,098	$ 26,799	$ —	$ —	$ 298	$ 60,195	0.38 %
CRE	526	—	—	32,791	—	33,317	0.17 %
Total commercial	**33,624**	**26,799**	**—**	**32,791**	**298**	**93,512**	
Consumer:							
Single-family residential	—	5,085	551	—	—	5,636	0.05 %
HELOCs	—	978	726	—	—	1,704	0.09 %
Total consumer	**—**	**6,063**	**1,277**	**—**	**—**	**7,340**	
Total	**$ 33,624**	**$ 32,862**	**$ 1,277**	**$ 32,791**	**$ 298**	**$ 100,852**	

The following tables present the financial effects of the loan modifications for the three and six months ended June 30, 2024 and 2023 by loan class and modification type:

	Financial Effects of Loan Modifications for the Three Months Ended June 30,						
	2024				2023		
($ in thousands)	Weighted-Average Interest Rate Reduction	Weighted-Average Term Extension (in years)	Weighted-Average Payment Delay (in years)	Principal Forgiveness	Weighted-Average Interest Rate Reduction	Weighted-Average Term Extension (in years)	Weighted-Average Payment Delay (in years)
Commercial:							
C&I	— %	2.0	2.0	$ 345 [1]	8.50 % [1]	1.7	0.6
CRE	2.50 %	0.0	1.2	—	3.00 %	2.5	0.0
Consumer:							
Single-family residential	— %	0.0	0.8	—	— %	9.7	0.9
HELOCs	— %	0.0	0.7	—	— %	0.0	0.6
Other consumer	— %	0.8	0.0	—	— %	0.0	0.0

	Financial Effects of Loan Modifications for the Six Months Ended June 30,						
	2024				2023		
($ in thousands)	Weighted-Average Interest Rate Reduction	Weighted-Average Term Extension (in years)	Weighted-Average Payment Delay (in years)	Principal Forgiveness	Weighted-Average Interest Rate Reduction	Weighted-Average Term Extension (in years)	Weighted-Average Payment Delay (in years)
Commercial:							
C&I	— %	2.0	1.5	$ 345 [1]	8.50 % [1]	1.5	0.8
CRE	2.66 %	1.5	1.0	—	3.00 %	2.5	0.0
Consumer:							
Single-family residential	— %	0.0	0.8	—	— %	9.7	0.9
HELOCs	0.25 %	0.0	2.8	—	— %	14.8	0.5
Other consumer	— %	0.8	0.0	—	— %	0.0	0.0

(1) Comprised of a C&I loan modified during the three and six months ended June 30, 2023 where the interest is waived in addition to principal forgiveness.

A modified loan may become delinquent and result in a payment default (generally 90 days past due) subsequent to modification. The following table presents information on loans that defaulted during the three and six months ended June 30, 2024 that received modifications during the 12 months preceding payment default:

	Loans Modified Subsequently Defaulted During Three Months Ended June 30, 2024				
($ in thousands)	Term Extension	Payment Delay	Combination: Rate Reduction/ Payment Delay	Combination: Term Extension/ Payment Delay	Total
Commercial:					
C&I	$ —	$ 5,658	$ —	$ —	$ 5,658
Total commercial	**—**	**5,658**	**—**	**—**	**5,658**
Consumer:					
Single-family residential	—	3,613	—	2,438	6,051
HELOCs	—	941	1,149	—	2,090
Total consumer	**—**	**4,554**	**1,149**	**2,438**	**8,141**
Total	**$ —**	**$ 10,212**	**$ 1,149**	**$ 2,438**	**$ 13,799**

	Loans Modified Subsequently Defaulted During the Six Months Ended June 30, 2024				
($ in thousands)	Term Extension	Payment Delay	Combination: Rate Reduction/ Payment Delay	Combination: Term Extension/ Payment Delay	Total
Commercial:					
C&I	$ 7,829	$ 5,658	$ —	$ —	$ 13,487
Total commercial	**7,829**	**5,658**	**—**	**—**	**13,487**
Consumer:					
Single-family residential	—	7,575	—	2,823	10,398
HELOCs	—	941	1,149	—	2,090
Total consumer	**—**	**8,516**	**1,149**	**2,823**	**12,488**
Total	**$ 7,829**	**$ 14,174**	**$ 1,149**	**$ 2,823**	**$ 25,975**

In comparison, there were no loans that received modifications and subsequently defaulted during both the three and six months ended June 30, 2023.

The Company monitors the performance of modified loans to borrowers experiencing financial difficulty to understand the effectiveness of its modification efforts. The following tables present the performance of loans that were modified in the twelve months ended June 30, 2024. For the comparative period, the amounts represent the performance of loans that were modified in the six months ended June 30, 2023, subsequent to the adoption of ASU 2022-02 on January 1, 2023:

	Payment Performance as of June 30, 2024			
($ in thousands)	Current	30 - 89 Days Past Due	90+ Days Past Due	Total
Commercial:				
C&I	$ 67,004	$ —	$ 7,829	$ 74,833
CRE	54,892	—	—	54,892
Total commercial	**121,896**	**—**	**7,829**	**129,725**
Consumer:				
Single-family residential	8,261	1,325	8,240	17,826
HELOCs	6,396	3,296	1,210	10,902
Other consumer	3,000	—	—	3,000
Total consumer	**17,657**	**4,621**	**9,450**	**31,728**
Total	**$ 139,553**	**$ 4,621**	**$ 17,279**	**$ 161,453**

	Payment Performance as of June 30, 2023			
($ in thousands)	Current	30 - 89 Days Past Due	90+ Days Past Due	Total
Commercial:				
C&I	$ 48,206	$ 7,000	$ 4,989	$ 60,195
CRE	33,317	—	—	33,317
Total commercial	**81,523**	**7,000**	**4,989**	**93,512**
Consumer:				
Single-family residential	5,045	591	—	5,636
HELOCs	1,704	—	—	1,704
Total consumer	**6,749**	**591**	**—**	**7,340**
Total	**$ 88,272**	**$ 7,591**	**$ 4,989**	**$ 100,852**

Commitments outstanding to lend additional funds to borrowers experiencing financial difficulty whose loans were modified were $12 million and $4 million, as of June 30, 2024 and December 31, 2023, respectively.

Allowance for Credit Losses

The Company has a current expected credit losses framework for all financial assets measured at amortized cost and certain off-balance sheet credit exposures. The Company's allowance for credit losses, which includes both the allowance for loan losses and the allowance for unfunded credit commitments, is calculated with the objective of maintaining a reserve sufficient to absorb losses inherent in our credit portfolios. The measurement of the allowance for credit losses is based on management's best estimate of lifetime expected credit losses, periodic evaluation of the loan portfolio, lending-related commitments and other relevant factors.

The allowance for credit losses is deducted from the amortized cost basis of a financial asset or a group of financial assets so that the balance sheet reflects the net amount the Company expects to collect. Amortized cost is the principal balance outstanding, net of purchase premiums and discounts, deferred fees and costs, and escrow advances. Subsequent changes in expected credit losses are recognized in net income as a provision for, or a reversal of, credit loss expense.

The allowance for credit losses estimation involves procedures to consider the unique risk characteristics of the portfolio segments. The majority of the Company's credit exposures that share risk characteristics with other similar exposures are collectively evaluated. The collectively evaluated loans include performing loans and unfunded credit commitments. If an exposure does not share risk characteristics with other exposures, the Company generally estimates expected credit losses on an individual basis.

Allowance for Collectively Evaluated Loans

The allowance for collectively evaluated loans consists of a quantitative component that assesses the different risk factors considered in our models and a qualitative component that considers risk factors external to the models. Each of these components are described below.

Quantitative Component — The Company applies quantitative methods to estimate loan losses by considering a variety of factors such as historical loss experience, the current credit quality of the portfolio, and an economic outlook over the life of the loan. The Company incorporates forward-looking information using macroeconomic scenarios which include variables that are considered key drivers of increases and decreases in credit losses. The Company utilizes a probability-weighted, multiple-scenario forecast approach. These scenarios may consist of a base forecast representing management's view of the most likely outcome, combined with downside or upside scenarios reflecting possible worsening or improving economic conditions. The quantitative models incorporate a probability-weighted calculation of these macroeconomic scenarios over a reasonable and supportable forecast period. If the life of the loans extends beyond the reasonable and supportable forecast period, the Company will consider historical experience or long-run macroeconomic trends over the remaining life of the loans to estimate the allowance for loan losses.

There were no changes to the reasonable and supportable forecast period, except to the C&I segment, and no changes to the reversion to the historical loss experience method for the three and six months ended June 30, 2024 and 2023. The reasonable and supportable forecast period for the C&I segment changed from 11 quarters to eight quarters due to model redevelopment during the third quarter of 2023.

The following table provides key credit risk characteristics and macroeconomic variables that the Company uses to estimate the expected credit losses by portfolio segment:

Portfolio Segment	Risk Characteristics	Macroeconomic Variables
C&I	Age percentage, size at origination, delinquency status, sector and risk rating	Unemployment rate, Gross Domestic Product ("GDP"), and U.S. Treasury rates [1]
CRE, Multifamily residential, and Construction and land	Delinquency status, maturity date, collateral value, property type, and geographic location	Unemployment rate, GDP, and U.S. Treasury rates
Single-family residential and HELOCs	FICO score, delinquency status, maturity date, collateral value, and geographic location	Unemployment rate, GDP, and Home Price Indices
Other consumer	Loss rate approach	Immaterial [2]

(1) Macroeconomic variables were updated due to model redevelopment.
(2) Macroeconomic variables are included in the qualitative estimate.

Quantitative Component — Allowance for Loan Losses for the Commercial Loan Portfolio

The Company's C&I lifetime loss rate model estimates the loss rate expected over the life of a loan. This loss rate is applied to the amortized cost basis, excluding accrued interest receivable, to determine expected credit losses. The lifetime loss rate model's reasonable and supportable period spans eight quarters, thereafter, immediately reverting to the historical average loss rate, expressed through the loan-level lifetime loss rate.

To generate estimates of expected loss at the loan level for CRE, multifamily residential, and construction and land loans, projected probabilities of default ("PDs") and loss given defaults ("LGDs") are applied to the estimated exposure at default, considering the term and payment structure of the loan. The forecast of future economic conditions returns to long-run historical economic trends within the reasonable and supportable period.

To estimate the life of a loan under both models, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience.

Quantitative Component — Allowance for Loan Losses for the Consumer Loan Portfolio

For single-family residential and HELOC loans, projected PDs and LGDs are applied to the estimated exposure at default, considering the term and payment structure of the loan, to generate estimates of expected loss at the loan level. The forecast of future economic conditions returns to long-run historical economic trends after the reasonable and supportable period. To estimate the life of a loan for the single-family residential and HELOC loan portfolios, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience. For other consumer loans, the Company uses a loss rate approach.

Qualitative Component — The Company considers the following qualitative factors in the determination of the collectively evaluated allowance if these factors have not already been captured by the quantitative model. Such qualitative factors may include, but are not limited to:

- loan growth trends;
- the volume and severity of past due financial assets, and criticized or adversely classified financial assets;
- the Company's lending policies and procedures, including changes in lending strategies, underwriting standards, collection, write-off and recovery practices;
- knowledge of a borrower's operations;
- the quality of the Company's credit review system;
- the experience, ability and depth of the Company's management and associates;
- the effect of other external factors such as the regulatory and legal environments, or changes in technology;
- actual and expected changes in international, national, regional, and local economic and business conditions in which the Company operates; and
- risk factors in certain industry sectors not captured by the quantitative models.

The magnitude of the impact of these factors on the Company's qualitative assessment of the allowance for credit losses changes from period to period according to changes made by management in its assessment of these factors. The extent to which these factors change may be dependent on whether they are already reflected in quantitative loss estimates during the current period and the extent to which changes in these factors diverge from period to period.

While the Company's allowance methodologies strive to reflect all relevant credit risk factors, there continues to be uncertainty associated with, but not limited to, potential imprecision in the estimation process due to the inherent time lag of obtaining information and normal variations between expected and actual outcomes. The Company may hold additional qualitative reserves that are designed to provide coverage for losses attributable to such risk.

Allowance for Individually Evaluated Loans

When a loan no longer shares similar risk characteristics with other loans, such as in the case of certain nonaccrual loans, the Company estimates the allowance for loan losses on an individual loan basis. The allowance for loan losses for individually evaluated loans is measured as the difference between the recorded value of the loans and their fair value. For loans evaluated individually, the Company uses one of three different asset valuation measurement methods: (1) the fair value of collateral less costs to sell; (2) the present value of expected future cash flows; or (3) the loan's observable market price. If an individually evaluated loan is determined to be collateral dependent, the Company applies the fair value of the collateral less costs to sell method. If an individually evaluated loan is determined not to be collateral dependent, the Company uses the present value of future cash flows or the observable market value of the loan.

- ***Collateral-Dependent Loans —*** The allowance of a collateral-dependent loan is limited to the difference between the recorded value and fair value of the collateral less cost of disposal or sale. As of June 30, 2024, collateral-dependent commercial and consumer loans totaled $75 million and $23 million, respectively. In comparison, collateral-dependent commercial and consumer loans totaled $30 million and $12 million, respectively, as of December 31, 2023. The Company's collateral-dependent loans were secured by real estate. As of both June 30, 2024 and December 31, 2023, the collateral value of the properties securing the collateral-dependent loans, net of selling costs, exceeded the recorded value of the majority of the loans.

The following tables summarize the activity in the allowance for loan losses by portfolio segments for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30, 2024							
	Commercial				Consumer			
		CRE			Residential Mortgage			
($ in thousands)	C&I	CRE	Multifamily Residential	Construction and Land	Single-Family Residential	HELOCs	Other Consumer	Total
Allowance for loan losses, beginning of period	$ 373,631	$ 187,460	$ 37,418	$ 10,819	$ 55,922	$ 3,563	$ 1,467	$ 670,280
Provision for (reversal of) credit losses on loans (a)	17,783	18,287	2,628	4,422	(6,366)	(232)	240	36,762
Gross charge-offs	(13,134)	(11,103)	—	(920)	(35)	—	(130)	(25,322)
Gross recoveries	1,817	150	208	1	2	9	—	2,187
Total net (charge-offs) recoveries	(11,317)	(10,953)	208	(919)	(33)	9	(130)	(23,135)
Foreign currency translation adjustment	(113)	—	—	—	—	—	—	(113)
Allowance for loan losses, end of period	**$ 379,984**	**$ 194,794**	**$ 40,254**	**$ 14,322**	**$ 49,523**	**$ 3,340**	**$ 1,577**	**$ 683,794**

	Three Months Ended June 30, 2023							
	Commercial				Consumer			
		CRE			Residential Mortgage			
($ in thousands)	C&I	CRE	Multifamily Residential	Construction and Land	Single-Family Residential	HELOCs	Other Consumer	Total
Allowance for loan losses, beginning of period	$ 376,325	$ 155,067	$ 24,526	$ 9,322	$ 48,007	$ 4,971	$ 1,675	$ 619,893
Provision for (reversal of) credit losses on loans (a)	5,259	15,685	(1,604)	1,995	3,501	(444)	(367)	24,025
Gross charge-offs	(7,335)	(2,366)	—	—	—	(6)	(48)	(9,755)
Gross recoveries	2,065	119	16	8	5	5	—	2,218
Total net (charge-offs) recoveries	(5,270)	(2,247)	16	8	5	(1)	(48)	(7,537)
Foreign currency translation adjustment	(981)	—	—	—	—	—	—	(981)
Allowance for loan losses, end of period	**$ 375,333**	**$ 168,505**	**$ 22,938**	**$ 11,325**	**$ 51,513**	**$ 4,526**	**$ 1,260**	**$ 635,400**

	Six Months Ended June 30, 2024							
	Commercial				Consumer			
		CRE			Residential Mortgage			
($ in thousands)	C&I	CRE	Multifamily Residential	Construction and Land	Single-Family Residential	HELOCs	Other Consumer	Total
Allowance for loan losses, beginning of period	$ 392,685	$ 170,592	$ 34,375	$ 10,469	$ 55,018	$ 3,947	$ 1,657	$ 668,743
Provision for (reversal of) credit losses on loans (a)	18,057	37,419	5,660	5,803	(5,467)	(664)	108	60,916
Gross charge-offs	(34,132)	(13,501)	(6)	(2,144)	(35)	—	(188)	(50,006)
Gross recoveries	3,527	284	225	194	7	57	—	4,294
Total net (charge-offs) recoveries	(30,605)	(13,217)	219	(1,950)	(28)	57	(188)	(45,712)
Foreign currency translation adjustment	(153)	—	—	—	—	—	—	(153)
Allowance for loan losses, end of period	**$ 379,984**	**$ 194,794**	**$ 40,254**	**$ 14,322**	**$ 49,523**	**$ 3,340**	**$ 1,577**	**$ 683,794**

	Six Months Ended June 30, 2023							
	Commercial				Consumer			
		CRE			Residential Mortgage			
($ in thousands)	C&I	CRE	Multifamily Residential	Construction and Land	Single-Family Residential	HELOCs	Other Consumer	Total
Allowance for loan losses, December 31, 2022	$ 371,700	$ 149,864	$ 23,373	$ 9,109	$ 35,564	$ 4,475	$ 1,560	$ 595,645
Impact of ASU 2022-02 adoption	5,683	337	6	—	1	1	—	6,028
Allowance for loan losses, beginning of period	377,383	150,201	23,379	9,109	35,565	4,476	1,560	601,673
Provision for (reversal of) credit losses on loans (a)	4,581	20,361	(469)	2,205	15,943	136	(212)	42,545
Gross charge-offs	(9,235)	(2,372)	—	—	—	(97)	(88)	(11,792)
Gross recoveries	3,276	315	28	11	5	11	—	3,646
Total net (charge-offs) recoveries	(5,959)	(2,057)	28	11	5	(86)	(88)	(8,146)
Foreign currency translation adjustment	(672)	—	—	—	—	—	—	(672)
Allowance for loan losses, end of period	**$ 375,333**	**$ 168,505**	**$ 22,938**	**$ 11,325**	**$ 51,513**	**$ 4,526**	**$ 1,260**	**$ 635,400**

In addition to the allowance for loan losses, the Company maintains an allowance for unfunded credit commitments. The Company has three general areas for which it provides the allowance for unfunded credit commitments: (1) recourse obligations for loans sold, (2) letters of credit, and (3) unfunded lending commitments. The allowance for unfunded credit commitments is maintained at a level that management believes to be sufficient to absorb estimated expected credit losses related to unfunded credit facilities. See *Note 11 — Commitments and Contingencies* to the Consolidated Financial Statements in this Form 10-Q for additional information related to unfunded credit commitments. The following table summarizes the activities in the allowance for unfunded credit commitments for the three and six months ended June 30, 2024 and 2023:

		Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)		2024	2023	2024	2023
Unfunded credit facilities					
Allowance for unfunded credit commitments, beginning of period		$ 38,544	$ 27,741	$ 37,698	$ 26,264
Provision for credit losses on unfunded credit commitments	(b)	238	1,975	1,084	3,455
Foreign currency translation adjustment		1	12	1	9
Allowance for unfunded credit commitments, end of period		**$ 38,783**	**$ 29,728**	**$ 38,783**	**$ 29,728**
Provision for credit losses	**(a) + (b)**	**$ 37,000**	**$ 26,000**	**$ 62,000**	**$ 46,000**

The allowance for credit losses was $723 million as of June 30, 2024, an increase of $17 million, compared with $706 million as of December 31, 2023. The slight increase in the allowance for credit losses was primarily driven by the Company's net loan growth, qualitative risk assessment and economic forecasts that reflected continued caution regarding inflation, the high interest rate environment and the CRE market outlook.

The Company considers multiple economic scenarios to develop the estimate of the allowance for loan losses. The scenarios may consist of a baseline forecast representing management's view of the most likely outcome, and downside or upside scenarios that reflect possible worsening or improving economic conditions. As of June 30, 2024, the Company assigned the same weightings to its baseline, upside and downside scenarios as compared with December 31, 2023. The current baseline economic forecast continues to reflect key risks such as high inflation, high interest rates, concerns over global conflicts and oil prices. Compared to December 2023, the June 2024 baseline forecast for GDP growth showed some improvement in the near term (full years 2024 and 2025) and a slight worsening for longer-term (2026 and beyond). Unemployment rate has remained low with the June 2024 forecast showing a small uptick for the remainder of 2024, compared to the December 2023 forecast for the same periods. The downside scenario assumed the economy falls into recession in the third quarter of 2024 as a result of still-elevated interest rates, global and domestic political tensions, and concerns about bank failures. The upside scenario assumed a more optimistic economic outlook, including stronger growth, stable financial market, and full employment starting in the fourth quarter of 2024.

Loan Transfers, Sales and Purchases

The Company's primary business focus is on directly originated loans. The Company also purchases loans from and participates in loan financing with other banks. In the normal course of business, the Company also provides other financial institutions with the ability to participate in commercial loans that it originates, by selling loans to such institutions. Purchased loans may be transferred from held-for-investment to held-for-sale, and write-downs to allowance for loan losses are recorded, when appropriate. The following tables provide information on the carrying value of loans transferred, sold and purchased for the held-for-investment portfolio, during the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30, 2024				
	Commercial			Consumer	
		CRE		Residential Mortgage	
($ in thousands)	C&I	CRE	Construction and Land	Single-Family Residential	Total
Loans transferred from held-for-investment to held-for-sale [1]	$ 138,923	$ —	$ 718	$ —	$ 139,641
Sales [2][3]	$ 133,906	$ —	$ 718	$ —	$ 134,624
Purchases	$ 170,175 [4]	$ —	$ —	$ 111,864	$ 282,039

	Three Months Ended June 30, 2023				
	Commercial			Consumer	
		CRE		Residential Mortgage	
($ in thousands)	C&I	CRE	Construction and Land	Single-Family Residential	Total
Loans transferred from held-for-investment to held-for-sale [1]	$ 111,396	$ —	$ 8,154	$ —	$ 119,550
Sales [2][3]	$ 115,735	$ —	$ 8,154	$ —	$ 123,889
Purchases	$ 38,279 [4]	$ —	$ —	$ 79,137	$ 117,416

	Six Months Ended June 30, 2024				
	Commercial			Consumer	
		CRE		Residential Mortgage	
($ in thousands)	C&I	CRE	Construction and Land	Single-Family Residential	Total
Loans transferred from held-for-investment to held-for-sale [1]	$ 338,897	$ —	$ 718	$ —	$ 339,615
Sales [2][3]	$ 321,108	$ —	$ 718	$ 965	$ 322,791
Purchases	$ 203,519 [4]	$ —	$ —	$ 186,600	$ 390,119

	Six Months Ended June 30, 2023				
	Commercial			Consumer	
		CRE		Residential Mortgage	
($ in thousands)	C&I	CRE	Construction and Land	Single-Family Residential	Total
Loans transferred from held-for-investment to held-for-sale [1]	$ 268,272	$ 3,600	$ 8,154	$ —	$ 280,026
Sales [2][3]	$ 291,667	$ 3,600	$ 8,154	$ —	$ 303,421
Purchases	$ 60,962 [4]	$ —	$ —	$ 211,136	$ 272,098

(1) Includes write-downs of $1 million to the allowance for loan losses related to loans transferred from held-for-investment to held-for-sale for both the three and six months ended June 30, 2024, and $308 thousand and $1 million for the three and six months ended June 30, 2023, respectively.
(2) Includes originated loans sold of $95 million and $187 million for the three and six months ended June 30, 2024, respectively, and $92 million and $203 million for the three and six months ended June 30, 2023, respectively. Originated loans sold consisted primarily of C&I loans for each of the three and six months ended June 30, 2024 and 2023.
(3) Includes $40 million and $136 million of purchased loans sold in the secondary market for the three and six months ended June 30, 2024, respectively, and $32 million and $100 million for the three and six months ended June 30, 2023, respectively.
(4) C&I loan purchases were comprised of syndicated C&I term loans.

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Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net

Investments in Qualified Affordable Housing Partnerships, Tax Credit and Other Investments, Net and Variable Interest Entities [Abstract]

Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net

6 Months Ended

Jun. 30, 2024

Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net

The CRA encourages banks to meet the credit needs of their communities, particularly low- and moderate-income individuals and neighborhoods. The Company invests in certain affordable housing projects in the form of ownership interests in limited partnerships or limited liability companies that qualify for CRA consideration and tax credits. These entities are formed to develop and operate apartment complexes designed as high-quality affordable housing for lower income tenants throughout the U.S. To fully utilize the available tax credits, each of these entities must meet the affordable housing regulatory requirements for a 15-year minimum compliance period. The Company also invests in small business investment companies and new markets tax credit projects that qualify for CRA consideration, as well as eligible projects that qualify for production, historic and renewable energy tax credits. Investments in new markets tax credits promote development in low-income communities, investments in production and renewable energy tax credits help promote the development of renewable energy sources, and investments in historic tax credits promote the rehabilitation of historic buildings and economic revitalization of the surrounding areas.

The majority of affordable housing partnership, tax credit and CRA investments discussed above are variable interest entities where the Company is a limited partner in these investments, and an unrelated third party is typically the general partner or managing member who has control over the significant activities of these investments. While the Company's interest in some of the investments may exceed 50% of the outstanding equity interests, the Company does not consolidate these investments due to the general partner's or managing member's ability to manage the entity, which is indicative of the general partner's or managing member's power over the entity. The Company's maximum exposure to loss in connection with these partnerships consists of the unamortized investment balance and any tax credits claimed that may become subject to recapture.

The Company records its investments in qualifying affordable housing partnerships, net, using PAM. Following the adoption of ASU 2023-02 on January 1, 2024, the Company elects to account for its tax credit investments using PAM on a program-by-program basis if certain conditions are met. For the Company's accounting policies on PAM, see *Note 2 — Current Accounting Developments and Summary of Significant Accounting Policies — Significant Accounting Policies Update — Income Taxes* to the Consolidated Financial Statements in this Form 10-Q. For discussion on the Company's impairment evaluation and monitoring process of tax credit investments, refer to *Note 3 — Fair Value Measurement and Fair Value of Financial Instruments — Affordable Housing Partnership, Tax Credit and CRA Investments, Net* to the Consolidated Financial Statements in this Form 10-Q.

The following table presents the investments and unfunded commitments of the Company's affordable housing partnership, tax credit, and CRA investments, net as of June 30, 2024 and December 31, 2023:

	June 30, 2024		December 31, 2023	
($ in thousands)	Assets	Liabilities - Unfunded Commitments [1]	Assets	Liabilities - Unfunded Commitments [1]
PAM:				
Affordable housing partnership investments	$ 475,751	$ 293,387	$ 419,785	$ 251,746
Tax credit and CRA investments	211,591	107,010	—	—
Equity method of accounting and other:				
Tax credits and CRA investments	269,086	152,123	485,251	298,990
Total	**$ 956,428**	**$ 552,520**	**$ 905,036**	**$ 550,736**

(1) Included in *Accrued expenses and other liabilities* on the Consolidated Balance Sheet.

The following table presents additional information related to the investments in affordable housing partnership, tax credit and CRA investments for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	2024	2023	2024	2023
Tax credits and benefits [1]:				
PAM:				
Affordable housing partnership investments	$ 15,612	$ 15,304	$ 34,031	$ 31,398
Tax credit and CRA investments	26,304	—	53,453	—
Equity method of accounting and other:				
Tax credit and CRA investments	21,543	58,404	34,137	72,902
Total tax credits and benefits	**$ 63,459**	**$ 73,708**	**$ 121,621**	**$ 104,300**
Amortization:				
PAM:				
Affordable housing partnership investments [2]	$ 9,774	$ 10,506	$ 23,643	$ 23,172
Tax credit and CRA investments [3]	20,015	—	43,316	—
Equity method of accounting and other:				
Tax credit and CRA investments [4][5]	16,052	55,914	29,259	66,024
Total amortization	**$ 45,841**	**$ 66,420**	**$ 96,218**	**$ 89,196**

(1) Included in *Income tax expense* on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023.
(2) Amortization related to investments in qualified affordable housing partnerships under PAM was recorded in *Income tax expense* on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023.
(3) Due to the adoption of ASU 2023-02 on January 1, 2024, amortization related to qualifying tax credit investments under PAM was recorded in *Income tax expense* on the Consolidated Statement of Income for the three and six months ended June 30, 2024.
(4) Amortization related to tax credit and CRA investments was recognized in *Amortization of tax credit and CRA investments* as part of *noninterest expense* on the Consolidated Statement Income for the three and six months ended June 30, 2024 and 2023.
(5) Includes net impairment recoveries of $1 million and $2 million for the three and six months ended June 30, 2023, respectively, primarily related to historic tax credits. In comparison, there were no impairment recoveries or losses for three or six months ended June 30, 2024.

The Company also held equity securities without readily determinable fair values totaling $148 million and $146 million as of June 30, 2024 and December 31, 2023, respectively. Equity securities without readily determinable fair values are included in *Other Assets* and *Affordable housing partnership, tax credit and CRA investments, net* on the Consolidated Balance Sheet.

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Goodwill

Goodwill and Intangible Assets Disclosure [Abstract]

Goodwill

6 Months Ended

Jun. 30, 2024

Goodwill

Total goodwill was $466 million as of both June 30, 2024 and December 31, 2023. The Company's goodwill impairment test is performed annually, as of December 31, or more frequently as events

occur or circumstances change that would more-likely-than-not reduce the fair value of a reporting unit below its carrying value. Based on the Company's annual goodwill impairment test as of December 31, 2023, there was no impairment. Additional information pertaining to the Company's accounting policy for goodwill is summarized in *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Goodwill* to the Consolidated Financial Statements in the Company's 2023 Form 10-K. The Company performed an analysis of goodwill during the second quarter of 2024 that consisted of a qualitative assessment to determine if it was more likely than not that the carrying values of each reporting unit exceeded their estimated fair values. The results of this analysis indicated that no impairment of goodwill existed as of June 30, 2024.

The Company has an equity method investment in Rayliant and its carrying value was $110 million as of June 30, 2024, of which $101 million was comprised of equity method goodwill. For additional information on this investment, *Note 7 - Investments in Qualified Affordable Housing Partnerships, Tax Credit and Other Investments, Net and Variable Interest Entities* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.

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Short-Term Borrowings and Long-Term Debt

6 Months Ended
Jun. 30, 2024

Debt Disclosure [Abstract]

Short-Term Borrowings and Long-Term Debt

Short-Term Borrowings and Long-Term Debt

The following table presents details of the Company's short-term and BTFP borrowings, FHLB advances, and long-term debt as of June 30, 2024 and December 31, 2023:

($ in thousands)	Interest Rates	Maturity Dates	June 30, 2024 Amount	December 31, 2023 Amount
Bank				
BTFP borrowings	4.37%	3/19/2024	$ —	$ 4,500,000
FHLB advances [1] — floating [2]	5.51% — 5.58%	2024 — 2025	$ 3,500,000	$ —
Parent company				
Junior subordinated debt [3] — floating [2]	7.15%	12/15/2035	$ 31,844	$ 148,249

(1) The weighted-average interest rate for FHLB advances was 5.54% as of June 30, 2024.
(2) Floating interest rates are based on the Secured Overnight Financing Rate plus the established spread.
(3) The weighted-average interest rates for junior subordinated debt were 7.15% and 6.87% as of June 30, 2024 and December 31, 2023, respectively.

The Bank's available borrowing capacity from FHLB advances totaled $8.3 billion as of June 30, 2024. The Bank's available borrowing capacity from the FHLB is derived from its portfolio of loans that are pledged to the FHLB, reduced by any outstanding FHLB advances. As of June 30, 2024, all advances were secured by real estate loans.

During the first quarter of 2024, the Company redeemed approximately $117 million of junior subordinated debt and repaid $4.5 billion of BTFP borrowings upon maturity. For additional information on the BTFP and junior subordinated debt, refer to *Note 10 — Short-Term Borrowings and Long-Term Debt* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.

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Commitments and Contingencies

6 Months Ended
Jun. 30, 2024

Commitments and Contingencies Disclosure [Abstract]

Commitments and Contingencies

Commitments and Contingencies

Commitments to Extend Credit — In the normal course of business, the Company provides loan commitments and letters of credit to customers on predetermined terms. These outstanding commitments to extend credit are not reflected in the accompanying Consolidated Financial Statements. While the Company does not anticipate losses from these transactions, commitments to extend credit are included in determining the appropriate level of allowance for unfunded credit commitments.

The following table presents the Company's credit-related commitments as of June 30, 2024 and December 31, 2023:

	June 30, 2024					December 31, 2023
($ in thousands)	Expire in One Year or Less	Expire After One Year Through Three Years	Expire After Three Years Through Five Years	Expire After Five Years	Total	Total
Loan commitments	$ 4,769,476	$ 3,376,989	$ 632,152	$ 143,822	$ 8,922,439	$ 9,141,447
Commercial letters of credit and standby letters of credit ("SBLCs")	1,206,498	357,450	150,329	1,122,720	2,836,997	2,610,761
Total	**$ 5,975,974**	**$ 3,734,439**	**$ 782,481**	**$ 1,266,542**	**$ 11,759,436**	**$ 11,752,208**

Loan commitments are agreements to lend to customers provided there are no violations of any conditions established in the agreement. Commitments generally have fixed expiration dates or other termination clauses and may require commitment fees. Since many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future funding requirements.

Commercial letters of credit are issued to facilitate domestic and foreign trade transactions, while SBLCs are generally contingent upon the failure of the customers to perform according to the terms of the underlying contract with the third party. As a result, the total contractual amounts do not necessarily represent future funding requirements. The Company's historical experience is that SBLCs typically expire without being funded. Additionally, in many cases, the Company holds collateral in various forms against these SBLCs. As part of its risk management activities, the Company monitors the creditworthiness of customers in conjunction with its SBLC exposure. Customers are obligated to reimburse the Company for any payment made on the customers' behalf. If the customers fail to pay, the Company would, as applicable, liquidate the collateral and/or offset existing accounts. As of June 30, 2024, total letters of credit of $2.8 billion consisted of SBLCs of $2.8 billion and commercial letters of credit of $31 million. In comparison, as of December 31, 2023, total letters of credit of $2.6 billion consisted of SBLCs of $2.6 billion and commercial letters of credit of $24 million. As of both June 30, 2024 and December 31, 2023, substantially all letters of credit were graded "Pass" using the Bank's internal credit risk rating system.

The Company applies the same credit underwriting criteria to extend loans, commitments, and conditional obligations to customers. Each customer's creditworthiness is evaluated on a case-by-case basis. Collateral and financial guarantees may be obtained based on management's assessment of a customer's credit risk. Collateral may include cash, accounts receivable, inventory, personal property, plant and equipment, and real estate property.

Estimated exposure to loss from these commitments is included in the allowance for unfunded credit commitments and amounted to $39 million and $38 million as of June 30, 2024 and December 31, 2023, respectively.

Guarantees — From time to time, the Company sells or securitizes single-family and multifamily residential loans with recourse in the ordinary course of business. The Company is obligated to repurchase up to the recourse component of the loans if the loans default. The following table presents the maximum potential future payments and carrying value of loans sold or securitized with recourse as of June 30, 2024 and December 31, 2023:

	Maximum Potential Future Payments						Carrying Value [1]	
	June 30, 2024					December 31, 2023	June 30, 2024	December 31, 2023
($ in thousands)	Expire in One Year or Less	Expire After One Year Through Three Years	Expire After Three Years Through Five Years	Expire After Five Years	Total	Total	Total	Total
Single-family residential loans sold or securitized with recourse	$ 3	$ 15	$ 25	$ 4,698	$ 4,741	$ 5,888	$ 4,741	$ 5,888
Multifamily residential loans sold or securitized with recourse	—	—	155	14,841	14,996	14,996	18,445	19,020
Total	**$ 3**	**$ 15**	**$ 180**	**$ 19,539**	**$ 19,737**	**$ 20,884**	**$ 23,186**	**$ 24,908**

(1) Represents the unpaid principal balance.

The Company's recourse reserve related to these guarantees is included in the allowance for unfunded credit commitments and totaled $43 thousand and $40 thousand as of June 30, 2024 and December 31, 2023, respectively. The allowance for unfunded credit commitments is included in *Accrued expenses and other liabilities* on the Consolidated Balance Sheet. The Company continues to experience minimal losses from the single-family and multifamily residential loan portfolios sold or securitized with recourse.

Litigation — The Company is a party to various legal actions arising in the ordinary course of its business. In accordance with ASC 450, *Contingencies*, the Company accrues reserves for outstanding lawsuits, claims and proceedings when a loss contingency is probable and can be reasonably estimated. The Company estimates the amount of loss contingencies using current available information from legal proceedings, advice from legal counsel and available insurance coverage. Due to the inherent subjectivity of the assessments and unpredictability of the outcomes of the legal proceedings, any amounts accrued or included in this aggregate amount may not represent the ultimate loss to the Company from the legal proceedings in question. Thus, the Company's exposure and ultimate losses may be higher, and possibly significantly more, than the amounts accrued.

While it is impossible to ascertain the ultimate resolution or range of financial liability, based on information known to the Company as of June 30, 2024, the Company does not believe there are any pending legal proceedings to which the Company is a party that, individually or in the aggregate, would reasonably be expected to have a material adverse effect on the Company's financial condition. In light of the inherent uncertainty in legal proceedings, however, there can be no assurance that the ultimate resolution will not exceed established reserves and it is possible that the outcome of a particular matter, or a combination of matters, may be material to the Company's financial condition for a particular period, depending upon the size of the loss and the Company's income for that particular period.

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Stock Compensation Plans

6 Months Ended
Jun. 30, 2024

Share-Based Payment Arrangement [Abstract]

Stock Compensation Plans

Stock Compensation Plans

Pursuant to the Company's 2021 Stock Incentive Plan, as amended, the Company may issue stock, stock options, restricted stock, RSUs including performance-based RSUs, stock purchase warrants, stock appreciation rights, phantom stock and dividend equivalents to eligible employees, non-employee directors, consultants, and other service providers of East West and its subsidiaries. The Company has granted RSUs as its primary incentive awards. There were no outstanding awards other than RSUs as of both June 30, 2024 and December 31, 2023.

The following table presents a summary of the total share-based compensation expense and the related net tax benefits associated with the Company's various employee share-based compensation plans for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	2024	2023	2024	2023
Stock compensation costs	$ 10,666	$ 9,364	$ 23,654	$ 20,439
Related net tax benefits for stock compensation plans	$ 9	$ 525	$ 792	$ 8,815

Restricted Stock Units — RSUs are granted under the Company's long-term incentive plan at no cost to the recipient. RSUs generally cliff vest after three years of continued employment from the date of the grant and are authorized to settle in shares of the Company's common stock. Dividends are accrued during the vesting period and paid at the time of vesting. While a portion of RSUs are time-based vesting awards, others vest subject to the attainment of additional specified performance goals, referred to as "performance-based RSUs." Performance-based RSUs are granted annually upon approval by the Company's Compensation and Management Development Committee based on the performance in the year prior to the grant date of the award. The number of awards that vest can range from zero percent to a maximum of 200% of the granted number of awards based on the Company's achievement of specified performance criteria over a performance period of three years. For information on accounting on stock-based compensation plans, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Stock-Based Compensation* to the Consolidated Financial Statements of the Company's 2023 Form 10-K.

The following table presents a summary of the activities for the Company's time- and performance-based RSUs that were settled in shares for the six months ended June 30, 2024. The number of performance-based RSUs stated below reflects the number of awards granted on the grant date.

	Time-Based RSUs		Performance-Based RSUs	
	Shares	Weighted-Average Grant Date Fair Value	Shares	Weighted-Average Grant Date Fair Value
Outstanding, January 1, 2024	1,206,518	$ 74.29	276,223	$ 78.59
Granted	522,454	75.77	97,798	80.28
Vested	(305,954)	71.68	(91,960)	77.67
Forfeited	(36,948)	74.89	—	—
Outstanding, June 30, 2024	**1,386,070**	**$ 75.41**	**282,061**	**$ 79.48**

As of June 30, 2024, there were $45 million of unrecognized compensation costs related to unvested time-based RSUs expected to be recognized over a weighted-average period of 2.1 years, and $22 million of unrecognized compensation costs related to unvested performance-based RSUs expected to be recognized over a weighted-average period of 2.1 years.

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Stockholders' Equity and Earnings Per Share

6 Months Ended

Jun. 30, 2024

Stockholders' Equity and Earnings Per Share [Abstract]

Stockholders' Equity and Earnings Per Share

Stockholders' Equity and Earnings Per Share

The following table presents the basic and diluted EPS calculations for the three and six months ended June 30, 2024 and 2023. For more information on the calculation of EPS, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Earnings Per Share* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.

	Three Months Ended June 30,		Six Months Ended June 30,	
($ and shares in thousands, except per share data)	**2024**	**2023**	**2024**	**2023**
Basic:				
Net income	$ 288,230	$ 312,031	$ 573,305	$ 634,470
Weighted-average number of shares outstanding	138,980	141,468	139,195	141,291
Basic EPS	**$ 2.07**	**$ 2.21**	**$ 4.12**	**$ 4.49**
Diluted:				
Net income	$ 288,230	$ 312,031	$ 573,305	$ 634,470
Weighted-average number of shares outstanding	138,980	141,468	139,195	141,291
Add: Dilutive impact of unvested RSUs	821	408	852	619
Diluted weighted-average number of shares outstanding	139,801	141,876	140,047	141,910
Diluted EPS	**$ 2.06**	**$ 2.20**	**$ 4.09**	**$ 4.47**

For both the three and six months ended June 30, 2024, approximately 3 thousand weighted-average shares of anti-dilutive RSUs were excluded from the diluted EPS computations. In comparison, approximately 1 million and 439 thousand weighted-average shares of anti-dilutive RSUs were excluded from the diluted EPS computations for the three and six months ended June 30, 2023, respectively.

Stock Repurchase Program — In 2020, the Company's Board of Directors authorized a stock repurchase program to buy back up to $500 million of the Company's common stock. For the three months ended June 30, 2024, the Company repurchased 560,645 shares at an average price of $72.74 per share at a total cost of $41 million. For the six months ended June 30, 2024, the Company repurchased 1,742,496 shares at an average price of $70.72 per share at a total cost of $123 million. The Company did not repurchase any shares during the three and six months ended June 30, 2023. As of June 30, 2024, the Company had approximately $49 million available for repurchases under its stock repurchase program.

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Accumulated Other Comprehensive Income (Loss)

6 Months Ended

Jun. 30, 2024

Equity [Abstract]

Accumulated Other Comprehensive Income (Loss)

Accumulated Other Comprehensive Income (Loss)

The following table presents the changes in the components of AOCI balances for the three and six months ended June 30, 2024 and 2023:

($ in thousands)	**Debt Securities [1]**	**Cash Flow Hedges**	**Foreign Currency Translation Adjustments [2]**	**Total**
Balance, April 1, 2023	**$ (640,734)**	**$ (20,918)**	**$ (18,342)**	**$ (679,994)**
Net unrealized losses arising during the period	(43,618)	(68,207)	(7,249)	(119,074)
Amounts reclassified from AOCI	2,816	14,320	—	17,136
Changes, net of tax	(40,802)	(53,887)	(7,249)	(101,938)
Balance, June 30, 2023	**$ (681,536)**	**$ (74,805)**	**$ (25,591)**	**$ (781,932)**
Balance, April 1, 2024	**$ (601,510)**	**$ (43,706)**	**$ (17,517)**	**$ (662,733)**
Net unrealized gains (losses) arising during the period	8,773	(17,678)	(1,311)	(10,216)
Amounts reclassified from AOCI	1,451	17,325	—	18,776
Changes, net of tax	10,224	(353)	(1,311)	8,560
Balance, June 30, 2024	**$ (591,286)**	**$ (44,059)**	**$ (18,828)**	**$ (654,173)**

($ in thousands)	**Debt Securities [1]**	**Cash Flow Hedges**	**Foreign Currency Translation Adjustments [2]**	**Total**
Balance, January 1, 2023	**$ (694,815)**	**$ (49,531)**	**$ (21,283)**	**$ (765,629)**
Net unrealized gains (losses) arising during the period	657	(47,121)	(4,308)	(50,772)
Amounts reclassified from AOCI	12,622	21,847	—	34,469
Changes, net of tax	13,279	(25,274)	(4,308)	(16,303)
Balance, June 30, 2023	**$ (681,536)**	**$ (74,805)**	**$ (25,591)**	**$ (781,932)**
Balance, January 1, 2024	**$ (601,881)**	**$ 2,624**	**$ (21,339)**	**$ (620,596)**
Net unrealized gains (losses) arising during the period	6,491	(81,340)	2,511	(72,338)
Amounts reclassified from AOCI	4,104	34,657	—	38,761
Changes, net of tax	10,595	(46,683)	2,511	(33,577)
Balance, June 30, 2024	**$ (591,286)**	**$ (44,059)**	**$ (18,828)**	**$ (654,173)**

(1) Includes after-tax unamortized losses related to AFS debt securities that were transferred to HTM in 2022.
(2) Represents foreign currency translation adjustments related to the Company's net investment in non-U.S. operations, including related hedges. The functional currency and reporting currency of the Company's foreign subsidiary was RMB and USD, respectively.

The following table presents the components of other comprehensive income (loss), reclassifications to net income and the related tax effects for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,					
	2024			2023		
($ in thousands)	**Before-Tax**	**Tax Effect**	**Net-of-Tax**	**Before-Tax**	**Tax Effect**	**Net-of-Tax**
Debt securities:						
Net unrealized gains (losses) on AFS debt securities arising during the period	$ 12,421	$ (3,648)	$ 8,773	$ (61,939)	$ 18,321	$ (43,618)
Reclassification adjustments:						
Net realized gains on AFS debt securities reclassified into net income [1]	(1,785)	528	(1,257)	—	—	—
Amortization of unrealized losses on transferred debt securities [2]	3,845	(1,137)	2,708	3,998	(1,182)	2,816
Net change	14,481	(4,257)	10,224	(57,941)	17,139	(40,802)
Cash flow hedges:						
Net unrealized losses arising during the period	(25,095)	7,417	(17,678)	(96,457)	28,250	(68,207)
Net realized losses reclassified into net income [3]	24,594	(7,269)	17,325	20,252	(5,932)	14,320
Net change	(501)	148	(353)	(76,205)	22,318	(53,887)
Foreign currency translation adjustments, net of hedges:						
Net unrealized losses arising during the period	(1,311)	—	(1,311)	(6,107)	(1,142)	(7,249)
Net change	(1,311)	—	(1,311)	(6,107)	(1,142)	(7,249)
Other comprehensive income (loss)	**$ 12,669**	**$ (4,109)**	**$ 8,560**	**$ (140,253)**	**$ 38,315**	**$ (101,938)**

	Six Months Ended June 30,					
	2024			2023		
($ in thousands)	**Before-Tax**	**Tax Effect**	**Net-of-Tax**	**Before-Tax**	**Tax Effect**	**Net-of-Tax**
Debt securities:						
Net unrealized gains arising during the period	$ 9,139	$ (2,648)	$ 6,491	$ 921	$ (264)	$ 657
Reclassification adjustments:						
Net realized (gains) losses on AFS debt securities reclassified into net income [1]	(1,834)	542	(1,292)	10,000 [4]	(2,956)	7,044
Amortization of unrealized losses on transferred securities [2]	7,661	(2,265)	5,396	7,919	(2,341)	5,578
Net change	14,966	(4,371)	10,595	18,840	(5,561)	13,279
Cash flow hedges:						
Net unrealized losses arising during the period	(115,471)	34,131	(81,340)	(66,614)	19,493	(47,121)
Net realized losses reclassified into net income [3]	49,199	(14,542)	34,657	30,896	(9,049)	21,847
Net change	(66,272)	19,589	(46,683)	(35,718)	10,444	(25,274)
Foreign currency translation adjustments, net of hedges:						
Net unrealized gains (losses) arising during the period	2,684	(173)	2,511	(3,481)	(827)	(4,308)
Net change	2,684	(173)	2,511	(3,481)	(827)	(4,308)
Other comprehensive loss	**$ (48,622)**	**$ 15,045**	**$ (33,577)**	**$ (20,359)**	**$ 4,056**	**$ (16,303)**

(1) Pre-tax amounts were reported in *Net gains (losses) on AFS debt securities* on the Consolidated Statement of Income.
(2) Represents unrealized losses amortized over the remaining lives of securities that were transferred from the AFS to HTM portfolio in 2022.
(3) Pre-tax amounts related to cash flow hedges on variable rate loans and long-term borrowings, where applicable, were reported in *Interest and dividend income* and in *Interest expense*, respectively, on the Consolidated Statement of Income. In the first quarter of 2023, the pre-tax amount also included the terminated cash flow hedge where the forecasted cash flows were no longer probable to occur and was reported in *Noninterest income* on the Consolidated Statement of Income.
(4) Represents the loss related to an AFS debt security that was written off in the first quarter of 2023.

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Business Segments

6 Months Ended

Jun. 30, 2024

Segment Reporting [Abstract]

Business Segments

Business Segments

The Company organizes its operations into three reportable operating segments: (1) Consumer and Business Banking; (2) Commercial Banking; and (3) Other. These segments are defined by the type of customers served, and the related products and services provided. The segments reflect how financial information is currently evaluated by management. Operating segment results are based on the

Company's internal management reporting process, which reflects assignments and allocations of certain balance sheet and income statement items. The information presented is not indicative of how the segments would perform if they operated as independent entities.

The Consumer and Business Banking segment primarily provides financial products and services to consumer and commercial customers through the Company's domestic branch network and digital banking platforms. This segment offers consumer and commercial deposits, mortgage and home equity loans, and other products and services. It also originates commercial loans for small- and medium-sized enterprises through the Company's branch network. Other products and services provided by this segment include wealth management, treasury management, interest rate risk hedging and foreign exchange services.

The Commercial Banking segment primarily generates commercial loan and deposit products. Commercial loan products include CRE lending, construction financing, commercial business lending, working capital lines of credit, trade finance, letters of credit, affordable housing lending, asset-based lending, asset-backed finance, project finance and equipment financing. Commercial deposit products and other financial services include treasury management, foreign exchange services and interest rate and commodity risk hedging.

The remaining centralized functions, including the corporate treasury activities of the Company and eliminations of inter-segment amounts, have been aggregated and included in the Other segment, which provides broad administrative support to the two core segments, namely the Consumer and Business Banking and the Commercial Banking segments.

The Company utilizes an internal reporting process to measure the performance of the three operating segments within the Company. The internal reporting process derives operating segment results by utilizing allocation methodologies for revenues and expenses. Net interest income of each segment represents the difference between actual interest earned on assets and interest incurred on liabilities of the segment, adjusted for funding charges or credits through the Company's internal funds transfer pricing ("FTP") process. Noninterest income and noninterest expense directly attributable to a business segment are assigned to that segment. Indirect costs, including technology-related costs and corporate overhead, are allocated based on a segment's estimated usage using factors including but not limited to, full-time equivalent employees, net interest income, and loan and deposit volume. Charge-offs are recorded to the segment directly associated with the respective loans charged off, and provision for credit losses is recorded to the segments based on the related loans for which allowances are evaluated. The Company's internal reporting process utilizes a full-allocation methodology. Under this methodology, corporate and indirect expenses incurred by the Other segment are allocated to the Consumer and Business Banking and the Commercial Banking segments, except certain corporate treasury-related expenses and insignificant unallocated expenses.

The corporate treasury function within the Other segment is responsible for the Company's liquidity and interest rate management, and the internal FTP process. The FTP process is formulated with the goal of encouraging loan and deposit growth that is consistent with the Company's overall profitability objectives, as well as providing a reasonable and consistent basis for the measurement of its business segments' net interest margins and profitability. The FTP process charges a cost to fund loans ("FTP charges for loans") and allocates credits for funds provided from deposits ("FTP credits for deposits") using internal FTP rates. FTP charges for loans are determined based on a matched cost of funds, which is tied to the pricing and term characteristics of the loans. FTP credits for deposits are based on matched funding credit rates, which are tied to the implied or stated maturity of the deposits. FTP credits for deposits reflect the long-term value generated by the deposits. The net spread between the total internal FTP charges and credits is recorded as part of net interest income in the Other segment. The FTP process transfers the corporate interest rate risk exposure to the treasury function within the Other segment, where such exposures are centrally managed. The Company's internal FTP assumptions and methodologies are reviewed at least annually to ensure that the process is reflective of current market conditions.

The following tables present the operating results and other key financial measures for the individual operating segments as of and for the three and six months ended June 30, 2024 and 2023:

($ in thousands)	Consumer and Business Banking	Commercial Banking	Other	Total
Three Months Ended June 30, 2024				
Net interest income (loss) before provision for credit losses	$ 293,292	$ 260,780	$ (843)	$ 553,229
(Reversal of) provision for credit losses	(3,245)	40,245	—	37,000
Noninterest income	26,769	50,720	7,184	84,673
Noninterest expense	108,124	92,064	36,246	236,434
Segment income (loss) before income taxes	215,182	179,191	(29,905)	364,468
Segment net income	$ 151,578	$ 126,441	$ 10,211	$ 288,230
As of June 30, 2024				
Segment assets	$ 19,909,978	$ 35,510,954	$ 17,047,340	$ 72,468,272

($ in thousands)	Consumer and Business Banking	Commercial Banking	Other	Total
Three Months Ended June 30, 2023				
Net interest income (loss) before provision for credit losses	$ 307,522	$ 263,040	$ (3,816)	$ 566,746
Provision for credit losses	5,524	20,476	—	26,000
Noninterest income	27,120	42,538	8,973	78,631
Noninterest expense	107,027	88,333	66,429	261,789
Segment income (loss) before income taxes	222,091	196,769	(61,272)	357,588
Segment net income	$ 156,853	$ 139,030	$ 16,148	$ 312,031
As of June 30, 2023				
Segment assets	$ 18,411,209	$ 33,754,957	$ 16,366,515	$ 68,532,681

($ in thousands)	Consumer and Business Banking	Commercial Banking	Other	Total
Six Months Ended June 30, 2024				
Net interest income before provision for credit losses	$ 585,056	$ 521,129	$ 12,183	$ 1,118,368
(Reversal of) provision for credit losses	(680)	62,680	—	62,000
Noninterest income	52,311	97,186	14,164	163,661
Noninterest expense	227,424	198,371	57,514	483,309
Segment income (loss) before income taxes	410,623	357,264	(31,167)	736,720
Segment net income	$ 289,250	$ 252,022	$ 32,033	$ 573,305
As of June 30, 2024				
Segment assets	$ 19,909,978	$ 35,510,954	$ 17,047,340	$ 72,468,272

($ in thousands)	Consumer and Business Banking	Commercial Banking	Other	Total
Six Months Ended June 30, 2023				
Net interest income before reversal of credit losses	$ 611,764	$ 499,763	$ 55,080	$ 1,166,607
Provision for credit losses	20,536	25,464	—	46,000
Noninterest income (loss)	53,122	86,137	(650)	138,609
Noninterest expense	220,850	175,581	83,805	480,236
Segment income (loss) before income taxes	423,500	384,855	(29,375)	778,980
Segment net income	$ 299,100	$ 273,487	$ 61,883	$ 634,470
As of June 30, 2023				
Segment assets	$ 18,411,209	$ 33,754,957	$ 16,366,515	$ 68,532,681

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Pay vs Performance Disclosure - USD ($) $ in Thousands	3 Months Ended Jun. 30, 2024	3 Months Ended Jun. 30, 2023	6 Months Ended Jun. 30, 2024	6 Months Ended Jun. 30, 2023
Pay vs Performance Disclosure				
Net income	$ 288,230	$ 312,031	$ 573,305	$ 634,470

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Insider Trading Arrangements	3 Months Ended Jun. 30, 2024
Trading Arrangements, by Individual	
Rule 10b5-1 Arrangement Adopted	false
Non-Rule 10b5-1 Arrangement Adopted	false
Rule 10b5-1 Arrangement Terminated	false
Non-Rule 10b5-1 Arrangement Terminated	false

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Current Accounting Developments and Summary of Significant Accounting Policies (Policies)	6 Months Ended Jun. 30, 2024
Accounting Policies [Abstract]	

Consolidation

East West Bancorp, Inc. is a registered bank holding company that offers a full range of banking services to individuals and businesses through its subsidiary bank, East West Bank and its subsidiaries ("East West Bank" or the "Bank"). The unaudited interim Consolidated Financial Statements in this Quarterly Report on Form 10-Q (this "Form 10-Q") include the accounts of East West, East West Bank and East West's subsidiaries. Intercompany transactions and accounts have been eliminated in consolidation. As of June 30, 2024, East West also has one wholly-owned subsidiary that is a statutory business trust (the "Trust"). In accordance with Financial Accounting Standards Board Accounting Standards Codification ("ASC") Topic 810, *Consolidation*, the Trust is not included on the Consolidated Financial Statements.

Basis of Presentation

The unaudited interim Consolidated Financial Statements are presented in accordance with U.S. Generally Accepted Accounting Principles ("GAAP"), applicable guidelines prescribed by regulatory authorities and general practices in the banking industry. While the unaudited interim Consolidated Financial Statements reflect all adjustments that, in the opinion of management, are necessary for fair presentation, they primarily serve to update the Company's 2023 Form 10-K, and may not include all the information and notes necessary to constitute a complete set of financial statements. Accordingly, they should be read in conjunction with the audited Consolidated Financial Statements and notes thereto included in the Company's 2023 Form 10-K.

Accounting Pronouncements

Accounting Pronouncements Adopted in 2024

Standard	Required Date of Adoption	Description	Effect on Financial Statements
ASU 2023-02, *Investments — Equity Method and Joint Ventures* (Topic 323): *Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method*	January 1, 2024	ASU 2023-02 expands the scope of the proportional amortization method ("PAM") to equity tax credit investment programs if certain conditions are met. Previously, PAM could only be used for investments in low-income housing tax credit structures. Under this guidance, companies are able to elect, on a tax credit program-by-tax credit program basis, to apply PAM to all equity investments meeting the criteria in ASC 323-740-25-1. The amendments in this guidance must be applied on a modified retrospective or a retrospective basis.	The Company adopted ASU 2023-02 on January 1, 2024, for all tax credit investments under a modified retrospective basis. The impact of the adoption decreased opening retained earnings on January 1, 2024 by $9 million.

Income Taxes — The Company has elected to apply PAM to qualifying affordable housing partnership, new markets, historic, production and renewable energy tax credit investments. Under PAM, the Company amortizes the initial cost of the investment in proportion to the income tax credits and other income tax benefits received, and recognizes the amortization in *Income tax expense* on the Consolidated Statement of Income.

Balance Sheet Offsetting

The Company's resale and repurchase agreements are transacted under legally enforceable master netting agreements that, in the event of default by the counterparty, provide the Company the right to liquidate securities held and to offset receivables and payables with the same counterparty. The Company nets resale and repurchase transactions with the same counterparty on the Consolidated Balance Sheet when it has a legally enforceable master netting agreement and the transactions are eligible for netting under ASC 210-20-45-11, *Balance Sheet Offsetting Repurchase and Reverse Repurchase Agreements*. Collateral received includes securities and loans that are not recognized on the Consolidated Balance Sheet. Collateral pledged consists of securities that are not netted on the Consolidated Balance Sheet against the related collateralized liability.

Credit Quality

Credit Quality Indicators

Indicators

All loans are subject to the Company's credit review and monitoring process. For the commercial loan portfolio, loans are risk rated based on an analysis of the borrower's current payment performance or delinquency, repayment sources, financial and liquidity factors, including industry and geographic considerations. For the consumer loan portfolio, payment performance or delinquency is typically the driving indicator for risk ratings.

The Company utilizes internal credit risk ratings to assign each individual loan a risk rating of 1 through 10:

- **Pass** — loans risk rated 1 through 5 are assigned an internal risk rating category of "Pass." Loans risk rated 1 are typically loans fully secured by cash. Pass loans have sufficient sources of repayment to repay the loan in full, in accordance with all terms and conditions.
- **Special mention** — loans assigned a risk rating of 6 have potential weaknesses that warrant closer attention by management; these are assigned an internal risk rating category of "Special Mention."
- **Substandard** — loans assigned a risk rating of 7 or 8 have well-defined weaknesses that may jeopardize the full and timely repayment of the loan; these are assigned an internal risk rating category of "Substandard."
- **Doubtful** — loans assigned a risk rating of 9 have insufficient sources of repayment and a high probability of loss; these are assigned an internal risk rating category of "Doubtful."
- **Loss** — loans assigned a risk rating of 10 are uncollectible and of such little value that they are no longer considered bankable assets; these are assigned an internal risk rating category of "Loss."

Loan exposures categorized as criticized consist of special mention, substandard, doubtful and loss categories. The Company reviews the internal risk ratings of its loan portfolio on a regular basis, and adjusts the ratings based on changes in the borrowers' financial status and the collectability of the loans.

Allowance for Credit Losses

Allowance for Credit Losses

The Company has a current expected credit losses framework for all financial assets measured at amortized cost and certain off-balance sheet credit exposures. The Company's allowance for credit losses, which includes both the allowance for loan losses and the allowance for unfunded credit commitments, is calculated with the objective of maintaining a reserve sufficient to absorb losses inherent in our credit portfolios. The measurement of the allowance for credit losses is based on management's best estimate of lifetime expected credit losses, periodic evaluation of the loan portfolio, lending-related commitments and other relevant factors.

The allowance for credit losses is deducted from the amortized cost basis of a financial asset or a group of financial assets so that the balance sheet reflects the net amount the Company expects to collect. Amortized cost is the principal balance outstanding, net of purchase premiums and discounts, deferred fees and costs, and escrow advances. Subsequent changes in expected credit losses are recognized in net income as a provision for, or a reversal of, credit loss expense.

The allowance for credit losses estimation involves procedures to consider the unique risk characteristics of the portfolio segments. The majority of the Company's credit exposures that share risk characteristics with other similar exposures are collectively evaluated. The collectively evaluated loans include performing loans and unfunded credit commitments. If an exposure does not share risk characteristics with other exposures, the Company generally estimates expected credit losses on an individual basis.

Allowance for Collectively Evaluated Loans

The allowance for collectively evaluated loans consists of a quantitative component that assesses the different risk factors considered in our models and a qualitative component that considers risk factors external to the models. Each of these components are described below.

Quantitative Component — The Company applies quantitative methods to estimate loan losses by considering a variety of factors such as historical loss experience, the current credit quality of the portfolio, and an economic outlook over the life of the loan. The Company incorporates forward-looking information using macroeconomic scenarios which include variables that are considered key drivers of increases and decreases in credit losses. The Company utilizes a probability-weighted, multiple-scenario forecast approach. These scenarios may consist of a base forecast representing management's view of the most likely outcome, combined with downside or upside scenarios reflecting possible worsening or improving economic conditions. The quantitative models incorporate a probability-weighted calculation of these macroeconomic scenarios over a reasonable and supportable forecast period. If the life of the loans extends beyond the reasonable and supportable forecast period, the Company will consider historical experience or long-run macroeconomic trends over the remaining life of the loans to estimate the allowance for loan losses.

There were no changes to the reasonable and supportable forecast period, except to the C&I segment, and no changes to the reversion to the historical loss experience method for the three and six months ended June 30, 2024 and 2023. The reasonable and supportable forecast period for the C&I segment changed from 11 quarters to eight quarters due to model redevelopment during the third quarter of 2023.

The following table provides key credit risk characteristics and macroeconomic variables that the Company uses to estimate the expected credit losses by portfolio segment:

Portfolio Segment	Risk Characteristics	Macroeconomic Variables
C&I	Age percentage, size at origination, delinquency status, sector and risk rating	Unemployment rate, Gross Domestic Product ("GDP"), and U.S. Treasury rates [1]
CRE, Multifamily residential, and Construction and land	Delinquency status, maturity date, collateral value, property type, and geographic location	Unemployment rate, GDP, and U.S. Treasury rates
Single-family residential and HELOCs	FICO score, delinquency status, maturity date, collateral value, and geographic location	Unemployment rate, GDP, and Home Price Indices
Other consumer	Loss rate approach	Immaterial [2]

(1) Macroeconomic variables were updated due to model redevelopment.
(2) Macroeconomic variables are included in the qualitative estimate.

Quantitative Component — Allowance for Loan Losses for the Commercial Loan Portfolio

The Company's C&I lifetime loss rate model estimates the loss rate expected over the life of a loan. This loss rate is applied to the amortized cost basis, excluding accrued interest receivable, to determine expected credit losses. The lifetime loss rate model's reasonable and supportable period spans eight quarters, thereafter, immediately reverting to the historical average loss rate, expressed through the loan-level lifetime loss rate.

To generate estimates of expected loss at the loan level for CRE, multifamily residential, and construction and land loans, projected probabilities of default ("PDs") and loss given defaults ("LGDs") are applied to the estimated exposure at default, considering the term and payment structure of the loan. The forecast of future economic conditions returns to long-run historical economic trends within the reasonable and supportable period.

To estimate the life of a loan under both models, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience.

Quantitative Component — Allowance for Loan Losses for the Consumer Loan Portfolio

For single-family residential and HELOC loans, projected PDs and LGDs are applied to the estimated exposure at default, considering the term and payment structure of the loan, to generate estimates of expected loss at the loan level. The forecast of future economic conditions returns to long-run historical economic trends after the reasonable and supportable period. To estimate the life of a loan for the single-family residential and HELOC loan portfolios, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience. For other consumer loans, the Company uses a loss rate approach.

Qualitative Component — The Company considers the following qualitative factors in the determination of the collectively evaluated allowance if these factors have not already been captured by the quantitative model. Such qualitative factors may include, but are not limited to:

- loan growth trends;
- the volume and severity of past due financial assets, and criticized or adversely classified financial assets;
- the Company's lending policies and procedures, including changes in lending strategies, underwriting standards, collection, write-off and recovery practices;
- knowledge of a borrower's operations;
- the quality of the Company's credit review system;
- the experience, ability and depth of the Company's management and associates;
- the effect of other external factors such as the regulatory and legal environments, or changes in technology;
- actual and expected changes in international, national, regional, and local economic and business conditions in which the Company operates; and
- risk factors in certain industry sectors not captured by the quantitative models.

The magnitude of the impact of these factors on the Company's qualitative assessment of the allowance for credit losses changes from period to period according to changes made by management in its assessment of these factors. The extent to which these factors change may be dependent on whether they are already reflected in quantitative loss estimates during the current period and the extent to which changes in these factors diverge from period to period.

While the Company's allowance methodologies strive to reflect all relevant credit risk factors, there continues to be uncertainty associated with, but not limited to, potential imprecision in the estimation process due to the inherent time lag of obtaining information and normal variations between expected and actual outcomes. The Company may hold additional qualitative reserves that are designed to provide coverage for losses attributable to such risk.

Allowance for Individually Evaluated Loans

When a loan no longer shares similar risk characteristics with other loans, such as in the case of certain nonaccrual loans, the Company estimates the allowance for loan losses on an individual loan basis. The allowance for loan losses for individually evaluated loans is measured as the difference between the recorded value of the loans and their fair value. For loans evaluated individually, the Company uses one of three different asset valuation measurement methods: (1) the fair value of collateral less costs to sell; (2) the present value of expected future cash flows; or (3) the loan's observable market price. If an individually evaluated loan is determined to be collateral dependent, the Company applies the fair value of the collateral less costs to sell method. If an individually evaluated loan is determined not to be collateral dependent, the Company uses the present value of future cash flows or the observable market value of the loan.

- ***Collateral-Dependent Loans —*** The allowance of a collateral-dependent loan is limited to the difference between the recorded value and fair value of the collateral less cost of disposal or sale.

Goodwill

The Company's goodwill impairment test is performed annually, as of December 31, or more frequently as events occur or circumstances change that would more-likely-than-not reduce the fair value of a reporting unit below its carrying value.

Litigation

Litigation — The Company is a party to various legal actions arising in the ordinary course of its business. In accordance with ASC 450, *Contingencies,* the Company accrues reserves for outstanding lawsuits, claims and proceedings when a loss contingency is probable and can be reasonably estimated. The Company estimates the amount of loss contingencies using current available information from legal proceedings, advice from legal counsel and available insurance coverage. Due to the inherent subjectivity of the assessments and unpredictability of the outcomes of the legal proceedings, any amounts accrued or included in this aggregate amount may not represent the ultimate loss to the Company from the legal proceedings in question.

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Current Accounting Developments and Summary of Significant Accounting Policies (Tables)

6 Months Ended

Jun. 30, 2024

Accounting Policies [Abstract]

Schedule of New Accounting Pronouncements Adopted and Recent Accounting Pronouncements

Accounting Pronouncements Adopted in 2024

Standard	Required Date of Adoption	Description	Effect on Financial Statements
ASU 2023-02, *Investments — Equity Method and Joint Ventures* (Topic 323): *Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method*	January 1, 2024	ASU 2023-02 expands the scope of the proportional amortization method ("PAM") to equity tax credit investment programs if certain conditions are met. Previously, PAM could only be used for investments in low-income housing tax credit structures. Under this guidance, companies are able to elect, on a tax credit program-by-tax credit program basis, to apply PAM to all equity investments meeting the criteria in ASC 323-740-25-1. The amendments in this guidance must be applied on a modified retrospective or a retrospective basis.	The Company adopted ASU 2023-02 on January 1, 2024, for all tax credit investments under a modified retrospective basis. The impact of the adoption decreased opening retained earnings on January 1, 2024 by $9 million.

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Fair Value Measurement and Fair Value of Financial Instruments (Tables)

Fair Value Disclosures [Abstract]

Schedule Of Financial Assets (Liabilities) Measured At Fair Value On a Recurring Basis

6 Months Ended

Jun. 30, 2024

The following tables present financial assets and liabilities that are measured at fair value on a recurring basis as of June 30, 2024 and December 31, 2023:

	Assets and Liabilities Measured at Fair Value on a Recurring Basis as of June 30, 2024			
($ in thousands)	**Level 1**	**Level 2**	**Level 3**	**Total Fair Value**
AFS debt securities:				
U.S. Treasury securities	$ 623,757	$ —	$ —	$ 623,757
U.S. government agency and U.S. government-sponsored enterprise debt securities	—	260,388	—	260,388
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [1]:				
Commercial mortgage-backed securities	—	444,847	—	444,847
Residential mortgage-backed securities	—	5,718,818	—	5,718,818
Municipal securities	—	256,563	—	256,563
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	—	320,637	—	320,637
Residential mortgage-backed securities	—	474,618	—	474,618
Corporate debt securities	—	507,130	—	507,130
Foreign government bonds	—	233,724	—	233,724
Asset-backed securities	—	38,593	—	38,593
Collateralized loan obligations ("CLOs")	—	44,453	—	44,453
Total AFS debt securities	**$ 623,757**	**$ 8,299,771**	**$ —**	**$ 8,923,528**
Affordable housing partnership, tax credit and CRA investments, net:				
Equity securities	$ 20,443	$ 4,159	$ —	$ 24,602
Total affordable housing partnership, tax credit and CRA investments, net	**$ 20,443**	**$ 4,159**	**$ —**	**$ 24,602**
Other assets				
Equity securities [2]	$ 471	$ —	$ —	$ 471
Total other assets	**$ 471**	**$ —**	**$ —**	**$ 471**
Derivative assets:				
Interest rate contracts	$ —	$ 459,590	$ —	$ 459,590
Foreign exchange contracts	—	33,684	—	33,684
Equity contracts	—	—	240	240
Commodity contracts	—	60,946	—	60,946
Gross derivative assets	**$ —**	**$ 554,220**	**$ 240**	**$ 554,460**
Netting adjustments [3]	$ —	$ (441,810)	$ —	$ (441,810)
Net derivative assets	**$ —**	**$ 112,410**	**$ 240**	**$ 112,650**
Derivative liabilities:				
Interest rate contracts	$ —	$ 501,514	$ —	$ 501,514
Foreign exchange contracts	—	25,598	—	25,598
Equity contracts [4]	—	—	15,119	15,119
Credit contracts	—	14	—	14
Commodity contracts	—	70,900	—	70,900
Gross derivative liabilities	**$ —**	**$ 598,026**	**$ 15,119**	**$ 613,145**
Netting adjustments [3]	$ —	$ (109,190)	$ —	$ (109,190)
Net derivative liabilities	**$ —**	**$ 488,836**	**$ 15,119**	**$ 503,955**

Refer to footnotes on the following page.

	Assets and Liabilities Measured at Fair Value on a Recurring Basis as of December 31, 2023			
($ in thousands)	**Level 1**	**Level 2**	**Level 3**	**Total Fair Value**
AFS debt securities:				
U.S. Treasury securities	$ 1,060,375	$ —	$ —	$ 1,060,375
U.S. government agency and U.S. government-sponsored enterprise debt securities	—	364,446	—	364,446
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [1]:				
Commercial mortgage-backed securities	—	468,259	—	468,259
Residential mortgage-backed securities	—	1,727,594	—	1,727,594
Municipal securities	—	261,016	—	261,016
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	—	367,516	—	367,516
Residential mortgage-backed securities	—	553,671	—	553,671
Corporate debt securities	—	502,425	—	502,425
Foreign government bonds	—	227,874	—	227,874
Asset-backed securities	—	42,300	—	42,300
CLOs	—	612,861	—	612,861
Total AFS debt securities	**$ 1,060,375**	**$ 5,127,962**	**$ —**	**$ 6,188,337**
Affordable housing partnership, tax credit and CRA investments, net:				
Equity securities	$ 20,509	$ 4,150	$ —	$ 24,659
Affordable housing partnership, tax credit and CRA investments, net	**$ 20,509**	**$ 4,150**	**$ —**	**$ 24,659**
Derivative assets:				
Interest rate contracts	$ —	$ 473,907	$ —	$ 473,907
Foreign exchange contracts	—	57,072	—	57,072
Credit contracts	—	1	—	1
Equity contracts	—	—	336	336
Commodity contracts	—	79,604	—	79,604
Gross derivative assets	**$ —**	**$ 610,584**	**$ 336**	**$ 610,920**
Netting adjustments [3]	$ —	$ (312,792)	$ —	$ (312,792)
Net derivative assets	**$ —**	**$ 297,792**	**$ 336**	**$ 298,128**
Derivative liabilities:				
Interest rate contracts	$ —	$ 433,936	$ —	$ 433,936
Foreign exchange contracts	—	42,564	—	42,564
Equity contracts [4]	—	—	15,119	15,119
Credit contracts	—	25	—	25
Commodity contracts	—	121,670	—	121,670
Gross derivative liabilities	**$ —**	**$ 598,195**	**$ 15,119**	**$ 613,314**
Netting adjustments [3]	$ —	$ (76,170)	$ —	$ (76,170)
Net derivative liabilities	**$ —**	**$ 522,025**	**$ 15,119**	**$ 537,144**

(1) Includes Government National Mortgage Association ("GNMA") AFS debt securities totaling $5.2 billion and $1.2 billion of fair value as of June 30, 2024 and December 31, 2023, respectively.
(2) Represents the Visa C shares recognized at fair value in *Other assets* on the Consolidated Balance Sheet and recorded gain in *Other investment income* on the Consolidated Statement of Income. See *Note 3 — Fair Value Measurement and Fair Value of Financial Instruments* to the Consolidated Financial Statements in this Form 10-Q for additional information.
(3) Represents the balance sheet netting of derivative assets and liabilities and related cash collateral under master netting agreements or similar agreements. See *Note 6 — Derivatives* to the Consolidated Financial Statements in this Form 10-Q for additional information.
(4) Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.

Schedule Of Reconciliation Of The Beginning And Ending Balances Of Equity Contracts Measured At Fair Value On a Recurring Basis Using Significant Unobservable Inputs (Level 3)

The following table provides a reconciliation of the beginning and ending balances of these equity contracts for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	**2024**	**2023**	**2024**	**2023**
Derivative assets:				
Equity contracts				
Beginning balance	$ 330	$ 277	$ 336	$ 323
Total losses included in earnings [1]	(90)	(14)	(96)	(60)
Ending balance	**$ 240**	**$ 263**	**$ 240**	**$ 263**
Derivative liabilities:				
Equity contracts [2]				
Beginning balance	$ 15,119	$ —	$ 15,119	$ —
Total gains (losses) included in earnings	—	—	—	—
Ending balance	**$ 15,119**	**$ —**	**$ 15,119**	**$ —**

(1) Includes unrealized losses recorded in *Lending fees* on the Consolidated Statement of Income.
(2) Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.

Schedule Of Quantitative Information About Significant Unobservable Inputs Used In The Valuation Of Level 3 Fair Value Measurements

The following table presents quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements as of June 30, 2024 and December 31, 2023. The significant unobservable inputs presented in the table below are those that the Company considers significant to the fair value of the Level 3 assets. The Company considers unobservable inputs to be significant if, by their exclusion, the fair value of the Level 3 assets would be impacted by a predetermined percentage change.

($ in thousands)	Fair Value Measurements (Level 3)	Valuation Technique	Unobservable Inputs	Range of Inputs	Weighted-Average of Inputs
June 30, 2024					
Derivative assets:					
Equity contracts	$ 240	Black-Scholes option pricing model	Equity volatility	34% — 48%	44 % (1)
			Liquidity discount	47%	47 %
Derivative liabilities:					
Equity contracts (2)	$ 15,119	Internal model	Payout % designated based on operating revenue and operating EBITDA of investee	84%	84 %
December 31, 2023					
Derivative assets:					
Equity contracts	$ 336	Black-Scholes option pricing model	Equity volatility	37% — 48%	45 % (1)
			Liquidity discount	47%	47 %
Derivative liabilities:					
Equity contracts (2)	$ 15,119	Internal model	Payout % designated based on operating revenue and operating EBITDA of investee	84%	84 %

(1) Weighted-average of inputs is calculated based on the fair value of equity contracts as of both June 30, 2024 and December 31, 2023.
(2) Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.

The following table presents the quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements that are measured on a nonrecurring basis as of June 30, 2024 and December 31, 2023:

($ in thousands)	Fair Value Measurements (Level 3)	Valuation Techniques	Unobservable Inputs	Range of Inputs	Weighted-Average of Inputs
June 30, 2024					
Loans held-for-investment	$ 7,219	Fair value of collateral	Discount	20% — 50%	24% (1)
	$ 13,793	Fair value of collateral	Contract value	NM	NM
	$ 52,070	Fair value of property	Selling cost	8% — 20%	10% (1)
OREO	$ 8,565	Fair value of property	Selling cost	8%	8%
December 31, 2023					
Loans held-for-investment	$ 16,328	Fair value of collateral	Discount	15% — 75%	45% (1)
	$ 3,009	Fair value of collateral	Contract value	NM	NM
	$ 26,555	Fair value of property	Selling cost	8%	8%
Affordable housing partnership, tax credit and CRA investments, net	$ 868	Individual analysis of each investment	Expected future tax benefits and distributions	NM	NM

NM — Not meaningful.
(1) Weighted-average of inputs is based on the relative fair value of the respective assets as of June 30, 2024 and December 31, 2023.

Schedule Of Carrying Amounts Of Assets That Were Still Held And Had Fair Value Adjustments Measured On a Nonrecurring Basis

The following tables present the carrying amounts of assets that were still held and had fair value adjustments measured on a nonrecurring basis as of June 30, 2024 and December 31, 2023:

	Assets Measured at Fair Value on a Nonrecurring Basis as of June 30, 2024			
($ in thousands)	Level 1	Level 2	Level 3	Fair Value Measurements
Loans held-for-investment:				
Commercial:				
Commercial and industrial ("C&I")	$ —	$ —	$ 44,605	$ 44,605
Commercial real estate ("CRE"):				
CRE	—	—	17,069	17,069
Construction and land	—	—	11,316	11,316
Total commercial	**—**	**—**	**72,990**	**72,990**
Consumer:				
Residential mortgage:				
Single-family residential	—	—	92	92
Total consumer	**—**	**—**	**92**	**92**
Total loans held-for-investment	**$ —**	**$ —**	**$ 73,082**	**$ 73,082**
OREO (1)	**$ —**	**$ —**	**$ 8,565**	**$ 8,565**

(1) Represents the carrying value of OREO property that was written down subsequent to its initial classification as OREO and includes in *Other assets* on the Consolidated Balance Sheet.

	Assets Measured at Fair Value on a Nonrecurring Basis as of December 31, 2023			
($ in thousands)	Level 1	Level 2	Level 3	Fair Value Measurements
Loans held-for-investment:				
Commercial:				
C&I	$ —	$ —	$ 22,035	$ 22,035
CRE:				
CRE	—	—	22,653	22,653
Total commercial	**—**	**—**	**44,688**	**44,688**
Consumer:				
Residential mortgage:				
Home equity lines of credit ("HELOCs")	—	—	1,204	1,204
Total consumer	**—**	**—**	**1,204**	**1,204**
Total loans held-for-investment	**$ —**	**$ —**	**$ 45,892**	**$ 45,892**
Affordable housing partnership, tax credit and CRA investments, net	**$ —**	**$ —**	**$ 868**	**$ 868**

Schedule Of Increase (Decrease) In Fair Value Of Assets For Which a Fair Value Adjustment Was Recognized, Nonrecurring Basis

The following table presents the decrease in the fair value of certain assets held at the end of the respective reporting periods, for which a nonrecurring fair value adjustment was recognized for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	2024	2023	2024	2023
Loans held-for-investment:				
Commercial:				
C&I	$ (14,764)	$ (10,419)	$ (24,769)	$ (11,674)
CRE:				
CRE	(2,260)	(2,252)	(2,260)	(2,252)
Construction and land	(920)	—	(2,144)	—
Total CRE	(3,180)	(2,252)	(4,404)	(2,252)
Total commercial	**(17,944)**	**(12,671)**	**(29,173)**	**(13,926)**
Consumer:				
Residential mortgage:				
Single-family residential	(23)	—	(1,407)	—
Total consumer	**(23)**	**—**	**(1,407)**	**—**
Total loans held-for-investment	**$ (17,967)**	**$ (12,671)**	**$ (30,580)**	**$ (13,926)**
Affordable housing partnership, tax credit and CRA investments, net	**$ —**	**$ (961)**	**$ —**	**$ (787)**
OREO	**$ (2,576)**	**$ —**	**$ (2,576)**	**$ —**

Schedule Of The Carrying And Fair Value Estimates Per The Fair Value Hierarchy Of Financial Instruments Measured On a Nonrecurring Basis

The following tables present the fair value estimates for financial instruments as of June 30, 2024 and December 31, 2023, excluding financial instruments recorded at fair value on a recurring basis as they are included in the tables presented elsewhere in this Note. The carrying amounts in the following tables are recorded on the Consolidated Balance Sheet under the indicated captions, except for accrued interest receivable, restricted equity securities, at cost, and mortgage servicing rights that are included in *Other assets*, and accrued interest payable which is included in *Accrued expenses and other liabilities*. These financial instruments are measured on an amortized cost basis on the Company's Consolidated Balance Sheet.

	June 30, 2024				
($ in thousands)	Carrying Amount	Level 1	Level 2	Level 3	Estimated Fair Value
Financial assets:					
Cash and cash equivalents	$ 4,365,691	$ 4,365,691	$ —	$ —	$ 4,365,691
Interest-bearing deposits with banks	$ 24,530	$ —	$ 24,530	$ —	$ 24,530
Resale agreements	$ 485,000	$ —	$ 390,522	$ —	$ 390,522
HTM debt securities	$ 2,938,250	$ 487,707	$ 1,917,520	$ —	$ 2,405,227
Restricted equity securities, at cost	$ 165,164	$ —	$ 165,164	$ —	$ 165,164
Loans held-for-sale	$ 18,909	$ —	$ 18,909	$ —	$ 18,909
Loans held-for-investment, net	$ 52,084,115	$ —	$ —	$ 50,340,499	$ 50,340,499
Mortgage servicing rights	$ 5,903	$ —	$ —	$ 10,385	$ 10,385
Accrued interest receivable	$ 329,442	$ —	$ 329,442	$ —	$ 329,442
Financial liabilities:					
Demand, checking, savings and money market deposits	$ 38,229,098	$ —	$ 38,229,098	$ —	$ 38,229,098
Time deposits	$ 21,770,687	$ —	$ 21,726,174	$ —	$ 21,726,174
FHLB advances	$ 3,500,000	$ —	$ 3,504,276	$ —	$ 3,504,276
Long-term debt	$ 31,844	$ —	$ 30,316	$ —	$ 30,316
Accrued interest payable	$ 63,078	$ —	$ 63,078	$ —	$ 63,078

($ in thousands)	December 31, 2023 Carrying Amount	Level 1	Level 2	Level 3	Estimated Fair Value
Financial assets:					
Cash and cash equivalents	$ 4,614,984	$ 4,614,984	$ —	$ —	$ 4,614,984
Interest-bearing deposits with banks	$ 10,498	$ —	$ 10,498	$ —	$ 10,498
Resale agreements	$ 785,000	$ —	$ 699,056	$ —	$ 699,056
HTM debt securities	$ 2,956,040	$ 488,551	$ 1,965,420	$ —	$ 2,453,971
Restricted equity securities, at cost	$ 79,811	$ —	$ 79,811	$ —	$ 79,811
Loans held-for-sale	$ 116	$ —	$ 116	$ —	$ 116
Loans held-for-investment, net	$ 51,542,039	$ —	$ —	$ 50,256,565	$ 50,256,565
Mortgage servicing rights	$ 6,602	$ —	$ —	$ 9,470	$ 9,470
Accrued interest receivable	$ 331,490	$ —	$ 331,490	$ —	$ 331,490
Financial liabilities:					
Demand, checking, savings and money market deposits	$ 38,048,974	$ —	$ 38,048,974	$ —	$ 38,048,974
Time deposits	$ 18,043,464	$ —	$ 18,004,951	$ —	$ 18,004,951
BTFP borrowings	$ 4,500,000	$ —	$ 4,500,000	$ —	$ 4,500,000
Long-term debt	$ 148,249	$ —	$ 150,896	$ —	$ 150,896
Accrued interest payable	$ 205,430	$ —	$ 205,430	$ —	$ 205,430

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Securities Purchased under Resale Agreements (Tables)

6 Months Ended

Jun. 30, 2024

RESALE AND REPURCHASE AGREEMENTS [Abstract]

Schedule Of Balance Sheet Offsetting For Resale Agreements

The following table presents the resale agreements included on the Consolidated Balance Sheet as of June 30, 2024 and December 31, 2023:

($ in thousands)	Gross Amounts of Recognized Assets	Gross Amounts Offset on the Consolidated Balance Sheet	Net Amounts of Assets Presented on the Consolidated Balance Sheet	Gross Amounts Not Offset on the Consolidated Balance Sheet: Collateral Received [1]	Net Amount
Resale agreements as of June 30, 2024	$ 485,000	$ —	$ 485,000	$ (402,645)	$ 82,355
Resale agreements as of December 31, 2023	$ 785,000	$ —	$ 785,000	$ (715,358)	$ 69,642

(1) Represents the fair value of assets the Company has received under resale agreements, limited for table presentation purposes to the amount of the recognized asset due from each counterparty. The application of collateral cannot reduce the net position below zero. Therefore, excess collateral, if any, is not reflected above.

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Securities (Tables)

6 Months Ended

Jun. 30, 2024

Investments, Debt and Equity Securities [Abstract]

Schedule of Debt Securities, Available-for-Sale

The following tables present the amortized cost, gross unrealized gains and losses and fair value by major categories of AFS and HTM debt securities as of June 30, 2024 and December 31, 2023:

($ in thousands)	June 30, 2024 Amortized Cost [1]	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
AFS debt securities:				
U.S. Treasury securities	$ 676,291	$ —	$ (52,534)	$ 623,757
U.S. government agency and U.S. government-sponsored enterprise debt securities	309,956	—	(49,568)	260,388
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [2]:				
Commercial mortgage-backed securities	498,281	113	(53,547)	444,847
Residential mortgage-backed securities	5,956,800	3,109	(241,091)	5,718,818
Municipal securities	295,437	34	(38,908)	256,563
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	360,613	—	(39,976)	320,637
Residential mortgage-backed securities	564,414	—	(89,796)	474,618
Corporate debt securities	653,501	—	(146,371)	507,130
Foreign government bonds	245,523	1,101	(12,900)	233,724
Asset-backed securities	39,061	—	(468)	38,593
CLOs	44,500	—	(47)	44,453
Total AFS debt securities	**9,644,377**	**4,357**	**(725,206)**	**8,923,528**
HTM debt securities:				
U.S. Treasury securities	532,294	—	(44,587)	487,707
U.S. government agency and U.S. government-sponsored enterprise debt securities	1,003,094	—	(200,199)	802,895
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [3]:				
Commercial mortgage-backed securities	490,502	—	(90,358)	400,144
Residential mortgage-backed securities	724,039	—	(151,928)	572,111
Municipal securities	188,321	—	(45,951)	142,370
Total HTM debt securities	**2,938,250**	**—**	**(533,023)**	**2,405,227**
Total debt securities	**$ 12,582,627**	**$ 4,357**	**$ (1,258,229)**	**$ 11,328,755**

($ in thousands)	December 31, 2023 Amortized Cost [1]	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
AFS debt securities:				
U.S. Treasury securities	$ 1,112,587	$ 101	$ (52,313)	$ 1,060,375
U.S. government agency and U.S. government-sponsored enterprise debt securities	412,086	—	(47,640)	364,446
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [2]:				
Commercial mortgage-backed securities	531,377	158	(63,276)	468,259
Residential mortgage-backed securities	1,956,927	380	(229,713)	1,727,594
Municipal securities	297,283	75	(36,342)	261,016
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	409,578	—	(42,062)	367,516
Residential mortgage-backed securities	643,335	—	(89,664)	553,671
Corporate debt securities	653,501	—	(151,076)	502,425
Foreign government bonds	239,333	69	(11,528)	227,874
Asset-backed securities	43,234	—	(934)	42,300
CLOs	617,250	—	(4,389)	612,861
Total AFS debt securities	**6,916,491**	**783**	**(728,937)**	**6,188,337**
HTM debt securities:				
U.S. Treasury securities	529,548	—	(40,997)	488,551
U.S. government agency and U.S. government-sponsored enterprise debt securities	1,001,836	—	(186,904)	814,932
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [3]:				
Commercial mortgage-backed securities	493,348	—	(88,968)	404,380
Residential mortgage-backed securities	742,436	—	(142,119)	600,317
Municipal securities	188,872	—	(43,081)	145,791
Total HTM debt securities	**2,956,040**	**—**	**(502,069)**	**2,453,971**
Total debt securities	**$ 9,872,531**	**$ 783**	**$ (1,231,006)**	**$ 8,642,308**

(1) Amortized cost excludes accrued interest receivables which are presented within *Other assets* on the Consolidated Balance Sheet. As of both June 30, 2024 and December 31, 2023, the accrued interest receivables were $44 million. For the Company's accounting policy related to debt securities' accrued interest receivables, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Available-for-Sale Debt Securities* and *Allowance for Credit Losses on Held-to-Maturity Debt Securities* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.
(2) Includes GNMA AFS debt securities totaling $5.2 billion of both amortized cost and fair value as of June 30, 2024, and $1.3 billion of amortized cost and $1.2 billion of fair value as of December 31, 2023.
(3) Includes GNMA HTM debt securities totaling $89 million of amortized cost and $71 million of fair value as of June 30, 2024, and $92 million of amortized cost and $75 million of fair value of as of December 31, 2023.

Schedule of Debt Securities, Held-to-Maturity

The following tables present the amortized cost, gross unrealized gains and losses and fair value by major categories of AFS and HTM debt securities as of June 30, 2024 and December 31, 2023:

($ in thousands)	June 30, 2024 Amortized Cost [1]	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
AFS debt securities:				
U.S. Treasury securities	$ 676,291	$ —	$ (52,534)	$ 623,757
U.S. government agency and U.S. government-sponsored enterprise debt securities	309,956	—	(49,568)	260,388
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [2]:				
Commercial mortgage-backed securities	498,281	113	(53,547)	444,847
Residential mortgage-backed securities	5,956,800	3,109	(241,091)	5,718,818
Municipal securities	295,437	34	(38,908)	256,563
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	360,613	—	(39,976)	320,637
Residential mortgage-backed securities	564,414	—	(89,796)	474,618
Corporate debt securities	653,501	—	(146,371)	507,130
Foreign government bonds	245,523	1,101	(12,900)	233,724
Asset-backed securities	39,061	—	(468)	38,593
CLOs	44,500	—	(47)	44,453
Total AFS debt securities	**9,644,377**	**4,357**	**(725,206)**	**8,923,528**
HTM debt securities:				
U.S. Treasury securities	532,294	—	(44,587)	487,707
U.S. government agency and U.S. government-sponsored enterprise debt securities	1,003,094	—	(200,199)	802,895
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [3]:				
Commercial mortgage-backed securities	490,502	—	(90,358)	400,144
Residential mortgage-backed securities	724,039	—	(151,928)	572,111
Municipal securities	188,321	—	(45,951)	142,370
Total HTM debt securities	**2,938,250**	**—**	**(533,023)**	**2,405,227**
Total debt securities	**$ 12,582,627**	**$ 4,357**	**$ (1,258,229)**	**$ 11,328,755**

($ in thousands)	December 31, 2023 Amortized Cost [1]	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
AFS debt securities:				
U.S. Treasury securities	$ 1,112,587	$ 101	$ (52,313)	$ 1,060,375
U.S. government agency and U.S. government-sponsored enterprise debt securities	412,086	—	(47,640)	364,446
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [2]:				
Commercial mortgage-backed securities	531,377	158	(63,276)	468,259
Residential mortgage-backed securities	1,956,927	380	(229,713)	1,727,594
Municipal securities	297,283	75	(36,342)	261,016
Non-agency mortgage-backed securities:				
Commercial mortgage-backed securities	409,578	—	(42,062)	367,516
Residential mortgage-backed securities	643,335	—	(89,664)	553,671
Corporate debt securities	653,501	—	(151,076)	502,425
Foreign government bonds	239,333	69	(11,528)	227,874
Asset-backed securities	43,234	—	(934)	42,300
CLOs	617,250	—	(4,389)	612,861
Total AFS debt securities	**6,916,491**	**783**	**(728,937)**	**6,188,337**
HTM debt securities:				
U.S. Treasury securities	529,548	—	(40,997)	488,551
U.S. government agency and U.S. government-sponsored enterprise debt securities	1,001,836	—	(186,904)	814,932
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities [3]:				
Commercial mortgage-backed securities	493,348	—	(88,968)	404,380
Residential mortgage-backed securities	742,436	—	(142,119)	600,317
Municipal securities	188,872	—	(43,081)	145,791
Total HTM debt securities	**2,956,040**	**—**	**(502,069)**	**2,453,971**
Total debt securities	**$ 9,872,531**	**$ 783**	**$ (1,231,006)**	**$ 8,642,308**

(1) Amortized cost excludes accrued interest receivables which are presented within *Other assets* on the Consolidated Balance Sheet. As of both June 30, 2024 and December 31, 2023, the accrued interest receivables were $44 million. For the Company's accounting policy related to debt securities' accrued interest receivables, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Available-for-Sale Debt Securities* and *Allowance for Credit Losses on Held-to-Maturity Debt Securities* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.
(2) Includes GNMA AFS debt securities totaling $5.2 billion of both amortized cost and fair value as of June 30, 2024, and $1.3 billion of amortized cost and $1.2 billion of fair value as of December 31, 2023.
(3) Includes GNMA HTM debt securities totaling $89 million of amortized cost and $71 million of fair value as of June 30, 2024, and $92 million of amortized cost and $75 million of fair value of as of December 31, 2023.

Schedule of Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value

The following tables present the fair value and the associated gross unrealized losses of the Company's AFS debt securities, aggregated by investment category and the length of time that the securities have been in a continuous unrealized loss position as of June 30, 2024 and December 31, 2023.

	June 30, 2024					
	Less Than 12 Months		12 Months or More		Total	
($ in thousands)	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
AFS debt securities:						
U.S. Treasury securities	$ —	$ —	$ 623,757	$ (52,534)	$ 623,757	$ (52,534)
U.S. government agency and U.S. government sponsored enterprise debt securities	—	—	260,388	(49,568)	260,388	(49,568)
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:						
Commercial mortgage-backed securities	—	—	440,214	(53,547)	440,214	(53,547)
Residential mortgage-backed securities	2,778,124	(5,016)	1,570,970	(236,075)	4,349,094	(241,091)
Municipal securities	3,337	(32)	250,949	(38,876)	254,286	(38,908)
Non-agency mortgage-backed securities:						
Commercial mortgage-backed securities	—	—	320,637	(39,976)	320,637	(39,976)
Residential mortgage-backed securities	—	—	474,618	(89,796)	474,618	(89,796)
Corporate debt securities	—	—	507,130	(146,371)	507,130	(146,371)
Foreign government bonds	18,768	(66)	87,166	(12,834)	105,934	(12,900)
Asset-backed securities	—	—	38,593	(468)	38,593	(468)
CLOs	—	—	44,453	(47)	44,453	(47)
Total AFS debt securities	**$ 2,800,229**	**$ (5,114)**	**$ 4,618,875**	**$ (720,092)**	**$ 7,419,104**	**$ (725,206)**

	December 31, 2023					
	Less Than 12 Months		12 Months or More		Total	
($ in thousands)	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
AFS debt securities:						
U.S. Treasury securities	$ —	$ —	$ 623,978	$ (52,313)	$ 623,978	$ (52,313)
U.S. government agency and U.S. government-sponsored enterprise debt securities	—	—	364,446	(47,640)	364,446	(47,640)
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:						
Commercial mortgage-backed securities	—	—	463,572	(63,276)	463,572	(63,276)
Residential mortgage-backed securities	9,402	(558)	1,661,112	(229,155)	1,670,514	(229,713)
Municipal securities	2,825	(15)	254,773	(36,327)	257,598	(36,342)
Non-agency mortgage-backed securities:						
Commercial mortgage-backed securities	2,742	(4)	364,774	(42,058)	367,516	(42,062)
Residential mortgage-backed securities	—	—	553,671	(89,664)	553,671	(89,664)
Corporate debt securities	—	—	502,425	(151,076)	502,425	(151,076)
Foreign government bonds	110,955	(144)	88,616	(11,384)	199,571	(11,528)
Asset-backed securities	—	—	42,300	(934)	42,300	(934)
CLOs	—	—	612,861	(4,389)	612,861	(4,389)
Total AFS debt securities	**$ 125,924**	**$ (721)**	**$ 5,532,528**	**$ (728,216)**	**$ 5,658,452**	**$ (728,937)**

Schedule of the Gross Realized Gains and Tax Expense, Available-for-Sale

The following table presents the gross realized gains from the sales and impairment write-off of AFS debt securities and the related tax expense (benefit) included in earnings for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	2024	2023	2024	2023
Gross realized gains from sales	$ 1,785	$ —	$ 1,834	$ —
Impairment write-off [1]	$ —	$ —	$ —	$ (10,000)
Related tax expense (benefit)	$ 528	$ —	$ 542	$ (2,956)

(1) During the first quarter of 2023, the Company recognized a $10 million impairment write-off on a subordinated debt security as a component of *noninterest income* in the Company's Consolidated Statement of Income.

Schedule of Composition of Interest Income on Debt Securities

The following table presents the composition of interest income on debt securities for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	2024	2023	2024	2023
Taxable interest	$ 106,690	$ 64,139	$ 177,018	$ 125,188
Nontaxable interest	5,042	4,831	10,106	9,713
Total interest income on debt securities	**$ 111,732**	**$ 68,970**	**$ 187,124**	**$ 134,901**

Schedule Of Contractual Maturities And Weighted Average Yields Of AFS And HTM Debt Securities

The following tables present the contractual maturities, amortized cost, fair value and weighted-average yields of AFS and HTM debt securities as of June 30, 2024. Expected maturities will differ from contractual maturities on certain securities as the issuers and borrowers of the underlying collateral may have the right to call or prepay obligations with or without prepayment penalties.

($ in thousands)	Within One Year	After One Year through Five Years	After Five Years through Ten Years	After Ten Years	Total
AFS debt securities:					
U.S. Treasury securities					
Amortized cost	$ 34,929	$ 641,362	$ —	$ —	$ 676,291
Fair value	34,182	589,575	—	—	623,757
Weighted-average yield [1]	1.83 %	1.17 %	— %	— %	1.21 %
U.S. government agency and U.S. government-sponsored enterprise debt securities					
Amortized cost	1,238	44,158	127,831	136,729	309,956
Fair value	1,208	41,133	107,143	110,904	260,388
Weighted-average yield [1]	2.52 %	1.07 %	1.59 %	2.33 %	1.85 %
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities					
Amortized cost	3,565	41,983	126,229	6,283,304	6,455,081
Fair value	3,483	39,915	116,502	6,003,765	6,163,665
Weighted-average yield [1] [2]	2.74 %	2.98 %	2.82 %	5.46 %	5.39 %
Municipal securities					
Amortized cost	3,605	33,531	9,619	248,682	295,437
Fair value	3,543	31,354	8,793	212,873	256,563
Weighted-average yield [1] [2]	2.43 %	2.29 %	3.22 %	2.23 %	2.27 %
Non-agency mortgage-backed securities					
Amortized cost	75,391	20,848	—	828,788	925,027
Fair value	74,622	20,385	—	700,248	795,255
Weighted-average yield [1]	6.89 %	4.00 %	— %	2.50 %	2.89 %
Corporate debt securities					
Amortized cost	—	—	349,501	304,000	653,501
Fair value	—	—	297,135	209,995	507,130
Weighted-average yield [1]	— %	— %	3.50 %	1.97 %	2.79 %
Foreign government bonds					
Amortized cost	18,834	126,689	50,000	50,000	245,523
Fair value	18,768	127,790	49,782	37,384	233,724
Weighted-average yield [1]	3.61 %	2.22 %	5.72 %	1.50 %	2.89 %
Asset-backed securities					
Amortized cost	—	—	—	39,061	39,061
Fair value	—	—	—	38,593	38,593
Weighted-average yield [1]	— %	— %	— %	6.06 %	6.06 %
CLOs					
Amortized cost	—	—	44,500	—	44,500
Fair value	—	—	44,453	—	44,453
Weighted-average yield [1]	— %	— %	6.79 %	— %	6.79 %
Total AFS debt securities					
Amortized cost	**$ 137,562**	**$ 908,571**	**$ 707,680**	**$ 7,890,564**	**$ 9,644,377**
Fair value	**$ 135,806**	**$ 850,152**	**$ 623,808**	**$ 7,313,762**	**$ 8,923,528**
Weighted-average yield [1]	**4.89 %**	**1.50 %**	**3.39 %**	**4.84 %**	**4.42 %**

($ in thousands)	Within One Year	After One Year through Five Years	After Five Years through Ten Years	After Ten Years	Total
HTM debt securities:					
U.S. Treasury securities					
Amortized cost	$ —	$ 532,294	$ —	$ —	$ 532,294
Fair value	—	487,707	—	—	487,707
Weighted-average yield [1]	— %	1.05 %	— %	— %	1.05 %
U.S. government agency and U.S. government-sponsored enterprise debt securities					
Amortized cost	—	—	367,841	635,253	1,003,094
Fair value	—	—	311,312	491,583	802,895
Weighted-average yield [1]	— %	— %	1.89 %	1.90 %	1.90 %
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities					
Amortized cost	—	4,777	94,499	1,115,265	1,214,541
Fair value	—	4,339	79,701	888,215	972,255
Weighted-average yield [1] [2]	— %	1.41 %	1.61 %	1.70 %	1.69 %
Municipal securities					
Amortized cost	—	—	—	188,321	188,321
Fair value	—	—	—	142,370	142,370
Weighted-average yield [1] [2]	— %	— %	— %	2.00 %	2.00 %
Total HTM debt securities					
Amortized cost	**$ —**	**$ 537,071**	**$ 462,340**	**$ 1,938,839**	**$ 2,938,250**
Fair value	**$ —**	**$ 492,046**	**$ 391,013**	**$ 1,522,168**	**$ 2,405,227**
Weighted-average yield [1]	**— %**	**1.05 %**	**1.83 %**	**1.79 %**	**1.66 %**

(1) Weighted-average yields are computed based on amortized cost balances.
(2) Yields on tax-exempt securities are not presented on a tax-equivalent basis.

Schedule Of Restricted Equity Securities

The following table presents the restricted equity securities included in *Other assets* on the Consolidated Balance Sheet as of June 30, 2024 and December 31, 2023:

($ in thousands)	June 30, 2024	December 31, 2023
Federal Reserve Bank of San Francisco ("FRBSF") stock	$ 63,248	$ 62,561
FHLB stock	101,916	17,250
Total restricted equity securities	**$ 165,164**	**$ 79,811**

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Derivatives (Tables)

Derivative Instruments and Hedging Activities Disclosure [Abstract]

Schedule Of Notional And Gross Fair Values Of Derivatives

6 Months Ended
Jun. 30, 2024

The following table presents the notional amounts and fair values of the Company's derivatives as of June 30, 2024 and December 31, 2023. Certain derivative contracts are cleared though central clearing organizations where variation margin is applied daily as settlement to the fair values of the contracts. The fair values are presented on a gross basis prior to the application of bilateral collateral and master netting agreements, but after the application of variation margin payments as settlement to fair values of contracts cleared through central clearing organizations. Applying variation margin payments as settlement to the fair values of derivative contracts cleared through the London Clearing House ("LCH") and the Chicago Mercantile Exchange ("CME") resulted in reductions in the derivative asset and liability fair values by $28 million and $37 million, respectively, as of June 30, 2024. In comparison, applying variation margin payments as settlement to LCH- and CME-cleared derivative transactions resulted in reductions in both the derivative asset and liability fair values by $43 million as of December 31, 2023. Total derivative asset and liability fair values are adjusted to reflect the effects of legally enforceable master netting agreements and cash collateral received or paid. The resulting net derivative asset and liability fair values are included in *Other assets* and *Accrued expenses and other liabilities*, respectively, on the Consolidated Balance Sheet.

	June 30, 2024			December 31, 2023		
		Fair Value			Fair Value	
($ in thousands)	Notional Amount	Assets	Liabilities	Notional Amount	Assets	Liabilities
Derivatives designated as hedging instruments:						
Cash flow hedges:						
Interest rate contracts	$ 5,250,000	$ 11,484	$ 54,557	$ 5,250,000	$ 50,421	$ 13,124
Net investment hedges:						
Foreign exchange contracts	—	—	—	81,480	3,394	—
Total derivatives designated as hedging instruments	**$ 5,250,000**	**$ 11,484**	**$ 54,557**	**$ 5,331,480**	**$ 53,815**	**$ 13,124**
Derivatives not designated as hedging instruments:						
Interest rate contracts	$ 16,927,202	$ 448,106	$ 446,957	$ 17,387,909	$ 423,486	$ 420,812
Commodity contracts [1]	—	60,946	70,900	—	79,604	121,670
Foreign exchange contracts	3,865,583	33,684	25,598	5,827,149	53,678	42,564
Credit contracts [2]	117,751	—	14	118,391	1	25
Equity contracts	—	240 [3]	15,119 [4]	—	336 [3]	15,119 [4]
Total derivatives not designated as hedging instruments	**$ 20,910,536**	**$ 542,976**	**$ 558,588**	**$ 23,333,449**	**$ 557,105**	**$ 600,190**
Gross derivative assets/liabilities		**$ 554,460**	**$ 613,145**		**$ 610,920**	**$ 613,314**
Less: Master netting agreements		(106,525)	(106,525)		(75,534)	(75,534)
Less: Cash collateral received		(335,285)	(2,665)		(237,258)	(636)
Net derivative assets/liabilities		**$ 112,650**	**$ 503,955**		**$ 298,128**	**$ 537,144**

(1) The notional amount of the Company's commodity contracts totaled 18,230 thousand barrels of crude oil and 421,525 thousand units of natural gas, measured in million British thermal units ("MMBTUs") as of June 30, 2024. In comparison, the notional amount of the Company's commodity contracts totaled 18,631 thousand barrels of crude oil and 328,844 thousand MMBTUs of natural gas as of December 31, 2023.
(2) The notional amount of the credit contracts reflects the Company's pro-rata share of the underlying derivative instruments' notional amount in RPAs.
(3) The Company held warrant equity contracts in 10 private companies and one public company as of June 30, 2024, and 11 private companies and one public company as of December 31, 2023.
(4) Equity contracts classified as derivative liabilities consist of 349,138 performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.

The following table presents the notional amounts and the gross fair values of the interest rate and foreign exchange derivatives entered into with customers and with third-party financial institutions as economic hedges to customers' positions as of June 30, 2024 and December 31, 2023:

($ in thousands)	June 30, 2024 Notional Amount	Fair Value Assets	Fair Value Liabilities	December 31, 2023 Notional Amount	Fair Value Assets	Fair Value Liabilities
Customer-related positions:						
Interest rate contracts:						
Swaps	$ 6,826,308	$ 9,729	$ 423,880	$ 6,835,822	$ 25,649	$ 377,388
Written options	1,369,229	—	9,929	1,522,531	—	12,756
Collars and corridors	259,081	96	2,496	322,732	440	4,481
Subtotal	8,454,618	9,825	436,305	8,681,085	26,089	394,625
Foreign exchange contracts:						
Forwards and spot	535,153	5,897	3,428	956,618	9,466	6,756
Swaps	1,197,938	7,515	10,558	1,588,491	5,801	18,118
Purchased options	88,000	2,051	—	136,000	1,839	—
Subtotal	1,821,091	15,463	13,986	2,681,109	17,106	24,874
Total	**$ 10,275,709**	**$ 25,288**	**$ 450,291**	**$ 11,362,194**	**$ 43,195**	**$ 419,499**
Economic hedges:						
Interest rate contracts:						
Swaps	$ 6,844,274	$ 425,796	$ 10,552	$ 6,861,561	$ 380,123	$ 25,731
Purchased options	1,369,229	9,981	—	1,522,531	12,783	—
Collars and corridors	259,081	2,504	100	322,732	4,491	456
Subtotal	8,472,584	438,281	10,652	8,706,824	397,397	26,187
Foreign exchange contracts:						
Forwards and spot	66,546	52	128	148,003	292	94
Swaps	1,889,946	18,169	9,433	2,862,037	36,280	15,757
Written options	88,000	—	2,051	136,000	—	1,839
Subtotal	2,044,492	18,221	11,612	3,146,040	36,572	17,690
Total	**$ 10,517,076**	**$ 456,502**	**$ 22,264**	**$ 11,852,864**	**$ 433,969**	**$ 43,877**

The Company enters into energy commodity contracts with its customers in the oil and gas sector, which allow them to hedge against the risk of fluctuation in energy commodity prices. Offsetting contracts entered with third-party financial institutions are used as economic hedges to manage the Company's exposure on its customer-related positions. The following table presents the notional amounts in units and the gross fair values of the commodity derivatives issued for customer-related positions and economic hedges as of June 30, 2024 and December 31, 2023:

($ and unit in thousands)	June 30, 2024 Notional Units		Fair Value Assets	Fair Value Liabilities	December 31, 2023 Notional Units		Fair Value Assets	Fair Value Liabilities
Customer-related positions:								
Commodity contracts:								
Crude oil:								
Swaps	3,907	Barrels	$ 13,897	$ 857	3,277	Barrels	$ 3,735	$ 15,445
Collars	5,180	Barrels	8,366	43	5,966	Barrels	1,820	5,103
Subtotal	9,087	Barrels	22,263	900	9,243	Barrels	5,555	20,548
Natural gas:								
Swaps	148,337	MMBTUs	1,796	43,998	118,325	MMBTUs	438	73,793
Collars	62,277	MMBTUs	1,297	12,005	45,854	MMBTUs	21	20,400
Written options	1,710	MMBTUs	124	—	1,874	MMBTUs	—	233
Subtotal	212,324	MMBTUs	3,217	56,003	166,053	MMBTUs	459	94,426
Total			**$ 25,480**	**$ 56,903**			**$ 6,014**	**$ 114,974**
Economic hedges:								
Commodity contracts:								
Crude oil:								
Swaps	3,963	Barrels	$ 1,308	$ 10,871	3,422	Barrels	$ 9,166	$ 4,924
Collars	5,180	Barrels	3	1,983	5,966	Barrels	1,685	1,467
Subtotal	9,143	Barrels	1,311	12,854	9,388	Barrels	10,851	6,391
Natural gas:								
Swaps	145,824	MMBTUs	28,395	391	116,463	MMBTUs	49,941	305
Collars	61,667	MMBTUs	5,760	648	44,454	MMBTUs	12,565	—
Purchased options	1,710	MMBTUs	—	104	1,874	MMBTUs	233	—
Subtotal	209,201	MMBTUs	34,155	1,143	162,791	MMBTUs	62,739	305
Total			**$ 35,466**	**$ 13,997**			**$ 73,590**	**$ 6,696**

Schedule Of Pre-Tax Changes In AOCI From Cash Flows Hedges

The following table presents the pre-tax changes in AOCI from cash flow hedges for the three and six months ended June 30, 2024 and 2023. The after-tax impact of cash flow hedges on AOCI is shown in *Note 14 — Accumulated Other Comprehensive Income (Loss)* to the Consolidated Financial Statements in this Form-10-Q.

($ in thousands)	Three Months Ended June 30, 2024	Three Months Ended June 30, 2023	Six Months Ended June 30, 2024	Six Months Ended June 30, 2023
Gains (losses) recognized in AOCI:				
Interest rate contracts	$ 25,095	$ (96,457)	$ 115,471	$ (66,614)
Gains (losses) reclassified from AOCI into earnings:				
Interest expense (for cash flow hedges on borrowings)	$ —	$ —	$ —	$ 696
Interest and dividend income (for cash flow hedges on loans)	(24,594)	(20,252)	(49,199)	(33,206)
Noninterest income	—	—	—	1,614 [1]
Total	**$ (24,594)**	**$ (20,252)**	**$ (49,199)**	**$ (30,896)**

(1) Represents the amounts in AOCI reclassified into earnings as a result that the forecasted cash flows were no longer probable to occur.

Schedule Of Gains and Losses On Derivative Instruments Qualified And Designated In Net Investment Hedges

The following table presents the pre-tax gains or losses recognized in AOCI on net investment hedges for the three and six months ended June 30, 2024 and 2023:

($ in thousands)	Three Months Ended June 30, 2024	Three Months Ended June 30, 2023	Six Months Ended June 30, 2024	Six Months Ended June 30, 2023
Gains recognized in AOCI	$ —	$ 3,899	$ 586	$ 2,823

Schedule Of The Net (Losses) Gains Recognized On The Company's Consolidated Statement of Income Related To Derivatives Not Designated as Hedging Instruments

The following table presents the net gains (losses) recognized on the Company's Consolidated Statement of Income related to derivatives not designated as hedging instruments for the three and six months ended June 30, 2024 and 2023:

($ in thousands)	Classification on Consolidated Statement of Income	Three Months Ended June 30, 2024	Three Months Ended June 30, 2023	Six Months Ended June 30, 2024	Six Months Ended June 30, 2023
Derivatives not designated as hedging instruments:					
Interest rate contracts	Customer derivative income	$ 1,099	$ 1,222	$ 1,583	$ (1,261)
Foreign exchange contracts	Foreign exchange income	14,349	19,898	27,129	30,340
Credit contracts	Customer derivative income	2	12	(3)	7
Equity contracts - warrants	Lending fees	(90)	(14)	(96)	(60)
Commodity contracts	Customer derivative income	433	160	567	166
Net gains		**$ 15,793**	**$ 21,278**	**$ 29,180**	**$ 29,192**

Schedule Of Gross Derivative Fair Values, The Balance Sheet Netting Adjustments And The Resulting Net Fair Values Recorded On The Consolidated Balance Sheet, As Well As The Cash and Non-Cash Collateral Associated With Master Netting Arrangements

The following tables present the gross derivative fair values, the balance sheet netting adjustments, and the resulting net fair values recorded on the Consolidated Balance Sheet, as well as the cash and noncash collateral associated with master netting arrangements. The gross amounts of derivative assets and liabilities are presented after the application of variation margin payments as settlements to the fair values of contracts cleared through central clearing organizations, where applicable. The collateral amounts in the following tables are limited to the outstanding balances of the related asset or liability. Therefore, instances of over-collateralization are not shown:

($ in thousands)	As of June 30, 2024					
	Gross Amounts Recognized [1]	Gross Amounts Offset on the Consolidated Balance Sheet: Master Netting Arrangements	Gross Amounts Offset on the Consolidated Balance Sheet: Cash Collateral Received [3]	Net Amounts Presented on the Consolidated Balance Sheet	Gross Amounts Not Offset on the Consolidated Balance Sheet: Security Collateral Received [5]	Net Amount
Derivative assets	$ 554,460	$ (106,525)	$ (335,285)	$ 112,650	$ (78,411)	$ 34,239
	Gross Amounts Recognized [2]	Gross Amounts Offset on the Consolidated Balance Sheet: Master Netting Arrangements	Gross Amounts Offset on the Consolidated Balance Sheet: Cash Collateral Pledged [4]	Net Amounts Presented on the Consolidated Balance Sheet	Gross Amounts Not Offset on the Consolidated Balance Sheet: Security Collateral Pledged [5]	Net Amount
Derivative liabilities	$ 613,145	$ (106,525)	$ (2,665)	$ 503,955	$ —	$ 503,955

($ in thousands)	As of December 31, 2023					
	Gross Amounts Recognized [1]	Gross Amounts Offset on the Consolidated Balance Sheet: Master Netting Arrangements	Gross Amounts Offset on the Consolidated Balance Sheet: Cash Collateral Received [3]	Net Amounts Presented on the Consolidated Balance Sheet	Gross Amounts Not Offset on the Consolidated Balance Sheet: Security Collateral Received [5]	Net Amount
Derivative assets	$ 610,920	$ (75,534)	$ (237,258)	$ 298,128	$ (246,259)	$ 51,869
	Gross Amounts Recognized [2]	Gross Amounts Offset on the Consolidated Balance Sheet: Master Netting Arrangements	Gross Amounts Offset on the Consolidated Balance Sheet: Cash Collateral Pledged [4]	Net Amounts Presented on the Consolidated Balance Sheet	Gross Amounts Not Offset on the Consolidated Balance Sheet: Security Collateral Pledged [5]	Net Amount
Derivative liabilities	$ 613,314	$ (75,534)	$ (636)	$ 537,144	$ —	$ 537,144

(1) Includes $3 million of gross fair value assets with counterparties that were not subject to enforceable master netting arrangements or similar agreements as of both June 30, 2024 and December 31, 2023.
(2) Includes $17 million and $16 million of gross fair value liabilities with counterparties that were not subject to enforceable master netting arrangements or similar agreements as of June 30, 2024 and December 31, 2023, respectively.
(3) Gross cash collateral received under master netting arrangements or similar agreements was $356 million and $244 million as of June 30, 2024 and December 31, 2023, respectively. Of the gross cash collateral received, $335 million and $237 million were used to offset derivative assets as of June 30, 2024 and December 31, 2023, respectively.
(4) Gross cash collateral pledged under master netting arrangements or similar agreements was $3 million and $1 million as of June 30, 2024 and December 31, 2023, respectively. Of the gross cash collateral pledged, $3 million and $1 million were used to offset derivative liabilities as of June 30, 2024 and December 31, 2023, respectively.
(5) Represents the fair value of security collateral received or pledged limited to derivative assets or liabilities that are subject to enforceable master netting arrangements or similar agreements. U.S. GAAP does not permit the netting of noncash collateral on the Consolidated Balance Sheet but requires the disclosure of such amounts.

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Loans Receivable and Allowance for Credit Losses (Tables)

Loans and Leases Receivable

6 Months Ended

Jun. 30, 2024

Disclosure [Abstract]

Schedule Of Composition Of Loans Held-For-Investment

The following table presents the composition of the Company's loans held-for-investment outstanding as of June 30, 2024 and December 31, 2023:

($ in thousands)	June 30, 2024	December 31, 2023
Commercial:		
C&I	$ 16,875,009	$ 16,581,079
CRE:		
CRE	14,562,595	14,777,081
Multifamily residential	5,100,210	5,023,163
Construction and land	664,793	663,868
Total CRE	20,327,598	20,464,112
Total commercial	**37,202,607**	**37,045,191**
Consumer:		
Residential mortgage:		
Single-family residential	13,747,769	13,383,060
HELOCs	1,761,379	1,722,204
Total residential mortgage	15,509,148	15,105,264
Other consumer	56,154	60,327
Total consumer	**15,565,302**	**15,165,591**
Total loans held-for-investment [1]	**$ 52,767,909**	**$ 52,210,782**
Allowance for loan losses	**(683,794)**	**(668,743)**
Loans held-for-investment, net [1]	**$ 52,084,115**	**$ 51,542,039**

(1) Includes $53 million and $71 million of net deferred loan fees and net unamortized premiums as of June 30, 2024 and December 31, 2023, respectively.

Schedule Of Loans Held-For-Investment By Loan Portfolio Segments, Internal Risk Ratings, Gross Write-Offs And Vintage Year

The following tables summarize the Company's loans held-for-investment and year-to-date gross write-offs by loan portfolio segments, internal risk ratings and vintage year as of the periods presented. The vintage year is the year of loan origination, renewal or major modification. Revolving loans that are converted to term loans presented in the tables below are excluded from term loans by vintage year columns.

	June 30, 2024								
	Term Loans by Origination Year								
($ in thousands)	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term Loans [1]	Total
Commercial:									
C&I:									
Pass	$ 1,053,645	$ 2,013,510	$ 1,248,640	$ 1,047,295	$ 286,440	$ 352,329	$ 10,369,005	$ 23,548	$ 16,394,412
Criticized (accrual)	511	30,279	115,671	80,715	1,908	60,126	124,427	—	413,637
Criticized (nonaccrual)	3,911	14,606	22,752	9,484	3,335	11,929	943	—	66,960
Total C&I	1,058,067	2,058,395	1,387,063	1,137,494	291,683	424,384	10,494,375	23,548	16,875,009
Gross write-offs for the six months ended June 30, 2024 [2]	—	337	11,753	14,342	1,212	1,528	19	—	29,191
CRE:									
Pass	726,897	2,337,637	3,885,787	2,053,076	1,371,437	3,573,736	100,131	49,863	14,098,564
Criticized (accrual)	11,005	66,071	55,768	31,633	67,955	185,529	—	14,790	432,751
Criticized (nonaccrual)	—	1,750	—	11,020	469	18,041	—	—	31,280
Subtotal CRE	737,902	2,405,458	3,941,555	2,095,729	1,439,861	3,777,306	100,131	64,653	14,562,595
Gross write-offs for the six months ended June 30, 2024 [2]	—	—	—	—	—	2,261	—	—	2,261
Multifamily residential:									
Pass	162,350	671,221	1,480,502	792,114	624,947	1,297,867	17,263	1,268	5,047,532
Criticized (accrual)	—	—	13,380	31,723	—	2,968	—	—	48,071
Criticized (nonaccrual)	—	—	—	—	—	4,607	—	—	4,607
Subtotal multifamily residential	162,350	671,221	1,493,882	823,837	624,947	1,305,442	17,263	1,268	5,100,210
Gross write-offs for the six months ended June 30, 2024	—	—	—	—	—	6	—	—	6
Construction and land:									
Pass	15,157	314,253	228,865	88,236	—	6,271	—	—	652,782
Criticized (accrual)	—	—	695	—	—	—	—	—	695
Criticized (nonaccrual)	—	—	11,316	—	—	—	—	—	11,316
Subtotal construction and land	15,157	314,253	240,876	88,236	—	6,271	—	—	664,793
Gross write-offs for the six months ended June 30, 2024	—	—	2,144	—	—	—	—	—	2,144
Total CRE	915,409	3,390,932	5,676,313	3,007,802	2,064,808	5,089,019	117,394	65,921	20,327,598
Total CRE gross write-offs for the six months ended June 30, 2024 [2]	—	—	2,144	—	—	2,267	—	—	4,411
Total commercial	**$ 1,973,476**	**$ 5,449,327**	**$ 7,063,376**	**$ 4,145,296**	**$ 2,356,491**	**$ 5,513,403**	**$ 10,611,769**	**$ 89,469**	**$ 37,202,607**
Total commercial gross write-offs for the six months ended June 30, 2024 [2]	**$ —**	**$ 337**	**$ 13,897**	**$ 14,342**	**$ 1,212**	**$ 3,795**	**$ 19**	**$ —**	**$ 33,602**

	June 30, 2024								
	Term Loans by Origination Year								
($ in thousands)	2024	2023	2022	2021	2020	Prior	Revolving Loans	Revolving Loans Converted to Term Loans [1]	Total
Consumer:									
Residential mortgage:									
Single-family residential:									
Pass [3]	$ 1,162,393	$ 2,965,129	$ 3,214,153	$ 2,175,945	$ 1,504,722	$ 2,676,170	$ —	$ —	$ 13,698,512
Criticized (accrual)	353	1,166	1,701	1,589	1,120	6,077	—	—	12,006
Criticized (nonaccrual) [3]	2,028	11,293	5,201	3,067	2,179	13,483	—	—	37,251
Subtotal single-family residential mortgage	1,164,774	2,977,588	3,221,055	2,180,601	1,508,021	2,695,730	—	—	13,747,769
Gross write-offs for the six months ended June 30, 2024 [2]	—	—	—	—	—	9	—	—	9
HELOCs:									
Pass	4,382	3,797	4,712	2,576	3,847	8,253	1,589,193	126,170	1,742,930
Criticized (accrual)	—	1,221	1,072	339	603	993	503	488	5,219
Criticized (nonaccrual)	517	1,208	2,095	930	—	4,513	—	3,967	13,230
Subtotal HELOCs	4,899	6,226	7,879	3,845	4,450	13,759	1,589,696	130,625	1,761,379
Total residential mortgage	1,169,673	2,983,814	3,228,934	2,184,446	1,512,471	2,709,489	1,589,696	130,625	15,509,148
Total residential mortgage gross write-offs for the six months ended June 30, 2024 [2]	—	—	—	—	—	9	—	—	9
Other consumer:									
Pass	3,886	37	19,907	133	—	6,858	22,113	—	52,934
Criticized (accrual)	15	—	—	—	—	—	3,000	—	3,015
Criticized (nonaccrual)	—	—	—	—	—	—	205	—	205
Total other consumer	3,901	37	19,907	133	—	6,858	25,318	—	56,154
Gross write-offs for the six months ended June 30, 2024 [2]	—	—	—	—	—	—	22	—	22
Total consumer	**$ 1,173,574**	**$ 2,983,851**	**$ 3,248,841**	**$ 2,184,579**	**$ 1,512,471**	**$ 2,716,347**	**$ 1,615,014**	**$ 130,625**	**$ 15,565,302**
Total consumer gross write-offs for the six months ended June 30, 2024 [2]	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ 9**	**$ 22**	**$ —**	**$ 31**
Total loans held-for-investment:									
Pass	**$ 3,128,710**	**$ 8,305,584**	**$ 10,082,566**	**$ 6,159,375**	**$ 3,791,393**	**$ 7,921,484**	**$ 12,097,705**	**$ 200,849**	**$ 51,687,666**
Criticized (accrual)	**11,884**	**98,737**	**188,287**	**145,999**	**71,586**	**255,693**	**127,930**	**15,278**	**915,394**
Criticized (nonaccrual)	**6,456**	**28,857**	**41,364**	**24,501**	**5,983**	**52,573**	**1,148**	**3,967**	**164,849**
Total	**$ 3,147,050**	**$ 8,433,178**	**$ 10,312,217**	**$ 6,329,875**	**$ 3,868,962**	**$ 8,229,750**	**$ 12,226,783**	**$ 220,094**	**$ 52,767,909**
Total loans held-for-investment gross write-offs for the six months ended June 30, 2024 [2]	**$ —**	**$ 337**	**$ 13,897**	**$ 14,342**	**$ 1,212**	**$ 3,804**	**$ 41**	**$ —**	**$ 33,633**

	December 31, 2023								
	Term Loans by Origination Year								
($ in thousands)	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term Loans [1]	Total
Commercial:									
C&I:									
Pass	$ 2,314,463	$ 1,628,560	$ 1,296,936	$ 331,982	$ 245,173	$ 164,159	$ 10,053,757	$ 20,143	$ 16,055,173
Criticized (accrual)	105,119	67,899	120,574	15,064	40,920	22,098	117,196	—	488,870
Criticized (nonaccrual)	2,104	7,916	131	4,819	2,979	18,137	950	—	37,036
Total C&I	2,421,686	1,704,375	1,417,641	351,865	289,072	204,394	10,171,903	20,143	16,581,079
Gross write-offs for the year ended December 31, 2023 [2]	350	10,454	424	3,758	9,748	2,648	1,593	—	28,975
CRE:									
Pass	2,492,915	4,086,385	2,216,257	1,428,724	1,600,844	2,494,382	92,851	62,771	14,475,129
Criticized (accrual)	36,855	34,485	30,336	48,250	24,437	104,340	—	—	278,703
Criticized (nonaccrual)	—	—	—	—	444	22,805	—	—	23,249
Subtotal CRE	2,529,770	4,120,870	2,246,593	1,476,974	1,625,725	2,621,527	92,851	62,771	14,777,081
Gross write-offs for the year ended December 31, 2023 [2]	—	—	—	—	—	1,329	—	—	1,329
Multifamily residential:									
Pass	665,780	1,481,161	808,333	612,408	498,491	857,713	8,690	1,281	4,933,857
Criticized (accrual)	—	3,356	54,614	—	693	25,974	—	—	84,637
Criticized (nonaccrual)	—	—	—	—	—	4,669	—	—	4,669
Subtotal multifamily residential	665,780	1,484,517	862,947	612,408	499,184	888,356	8,690	1,281	5,023,163
Gross write-offs for the year ended December 31, 2023	—	—	—	—	—	3	—	—	3
Construction and land:									
Pass	209,775	280,151	120,724	39,928	808	5,501	6,981	—	663,868
Subtotal construction and land	209,775	280,151	120,724	39,928	808	5,501	6,981	—	663,868
Total CRE	3,405,325	5,885,538	3,230,264	2,129,310	2,125,717	3,515,384	108,522	64,052	20,464,112
Total CRE gross write-offs for the year ended December 31, 2023 [2]	—	—	—	—	—	1,332	—	—	1,332
Total commercial	**$ 5,827,011**	**$ 7,589,913**	**$ 4,647,905**	**$ 2,481,175**	**$ 2,414,789**	**$ 3,719,778**	**$ 10,280,425**	**$ 84,195**	**$ 37,045,191**
Total commercial gross write-offs for the year ended December 31, 2023 [2]	**$ 350**	**$ 10,454**	**$ 424**	**$ 3,758**	**$ 9,748**	**$ 3,980**	**$ 1,593**	**$ —**	**$ 30,307**

	December 31, 2023								
	Term Loans by Origination Year								
($ in thousands)	2023	2022	2021	2020	2019	Prior	Revolving Loans	Revolving Loans Converted to Term Loans [1]	Total
Consumer:									
Residential mortgage:									
Single-family residential:									
Pass [4]	$ 3,188,830	$ 3,340,789	$ 2,279,802	$ 1,594,525	$ 980,686	$ 1,959,974	$ —	$ —	$ 13,344,606
Criticized (accrual)	2,680	4,471	566	1,440	1,503	4,167	—	—	14,827
Criticized (nonaccrual) [3]	4,466	837	3,902	2,081	3,626	8,715	—	—	23,627
Subtotal single-family residential mortgage	3,195,976	3,346,097	2,284,270	1,598,046	985,815	1,972,856	—	—	13,383,060
HELOCs:									
Pass	3,641	3,882	1,734	3,153	729	9,251	1,551,074	126,280	1,699,744
Criticized (accrual)	565	1,219	1,872	101	185	1,470	2,548	1,089	9,049
Criticized (nonaccrual)	815	856	413	72	584	6,863	279	3,529	13,411
Subtotal HELOCs	5,021	5,957	4,019	3,326	1,498	17,584	1,553,901	130,898	1,722,204
Gross write-offs for the year ended December 31, 2023 [2]	—	—	—	—	—	41	—	6	47
Total residential mortgage	3,200,997	3,352,054	2,288,289	1,601,372	987,313	1,990,440	1,553,901	130,898	15,105,264
Total residential mortgage gross write-offs for the year ended December 31, 2023 [2]	—	—	—	—	—	41	—	6	47
Other consumer:									
Pass	2,286	18,098	135	—	—	13,244	26,432	—	60,195
Criticized (nonaccrual)	—	—	—	—	—	—	132	—	132
Total other consumer	2,286	18,098	135	—	—	13,244	26,564	—	60,327
Total consumer	**$ 3,203,283**	**$ 3,370,152**	**$ 2,288,424**	**$ 1,601,372**	**$ 987,313**	**$ 2,003,684**	**$ 1,580,465**	**$ 130,898**	**$ 15,165,591**
Total consumer gross write-offs for the year ended December 31, 2023 [2]	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ 41**	**$ —**	**$ 6**	$ 47
Total by Risk Rating:									
Pass	**$ 8,877,690**	**$ 10,839,026**	**$ 6,723,921**	**$ 4,010,720**	**$ 3,326,731**	**$ 5,504,224**	**$ 11,739,785**	**$ 210,475**	**$ 51,232,572**
Criticized (accrual)	**145,219**	**111,430**	**207,962**	**64,855**	**67,738**	**158,049**	**119,744**	**1,089**	**876,086**
Criticized (nonaccrual)	**7,385**	**9,609**	**4,446**	**6,972**	**7,633**	**61,189**	**1,361**	**3,529**	**102,124**
Total	**$ 9,030,294**	**$ 10,960,065**	**$ 6,936,329**	**$ 4,082,547**	**$ 3,402,102**	**$ 5,723,462**	**$ 11,860,890**	**$ 215,093**	**$ 52,210,782**
Total loans held-for-investment gross write-offs for the year ended December 31, 2023 [2]	**$ 350**	**$ 10,454**	**$ 424**	**$ 3,758**	**$ 9,748**	**$ 4,021**	**$ 1,593**	**$ 6**	**$ 30,354**

(1) $1 million and $8 million of total commercial loans, comprised of C&I and CRE revolving loans, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison, $1 million and $14 million of total commercial loans, primarily comprised of CRE revolving loans converted to term loans during the three and six months ended June 30, 2023, respectively. $18 million and $28 million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison, $10 million and $14 million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2023, respectively.
(2) Excludes gross write-offs associated with loans the Company sold or settled.
(3) As of both June 30, 2024 and December 31, 2023, $1 million of nonaccrual loans whose payments were guaranteed by the Federal Housing Administration were classified with a “Pass” rating.

Schedule Of Aging Analysis Of Loans

The following tables present the aging analysis of loans held-for-investment as of June 30, 2024 and December 31, 2023:

	June 30, 2024					
($ in thousands)	Current Accruing Loans	Accruing Loans 30-59 Days Past Due	Accruing Loans 60-89 Days Past Due	Total Accruing Past Due Loans	Total Nonaccrual Loans	Total Loans
Commercial:						
C&I	$ 16,785,688	$ 12,851	$ 9,510	$ 22,361	$ 66,960	$ 16,875,009
CRE:						
CRE	14,518,793	11,627	895	12,522	31,280	14,562,595
Multifamily residential	5,094,712	891	—	891	4,607	5,100,210
Construction and land	653,477	—	—	—	11,316	664,793
Total CRE	20,266,982	12,518	895	13,413	47,203	20,327,598
Total commercial	**37,052,670**	**25,369**	**10,405**	**35,774**	**114,163**	**37,202,607**
Consumer:						
Residential mortgage:						
Single-family residential	13,667,351	29,993	12,141	42,134	38,284	13,747,769
HELOCs	1,729,694	13,236	5,219	18,455	13,230	1,761,379
Total residential mortgage	15,397,045	43,229	17,360	60,589	51,514	15,509,148
Other consumer	55,706	158	85	243	205	56,154
Total consumer	**15,452,751**	**43,387**	**17,445**	**60,832**	**51,719**	**15,565,302**
Total	**$ 52,505,421**	**$ 68,756**	**$ 27,850**	**$ 96,606**	**$ 165,882**	**$ 52,767,909**

	December 31, 2023					
($ in thousands)	Current Accruing Loans	Accruing Loans 30-59 Days Past Due	Accruing Loans 60-89 Days Past Due	Total Accruing Past Due Loans	Total Nonaccrual Loans	Total Loans
Commercial:						
C&I	$ 16,508,394	$ 28,550	$ 7,099	$ 35,649	$ 37,036	$ 16,581,079
CRE:						
CRE	14,750,315	1,719	1,798	3,517	23,249	14,777,081
Multifamily residential	5,017,897	597	—	597	4,669	5,023,163
Construction and land	650,617	13,251	—	13,251	—	663,868
Total CRE	20,418,829	15,567	1,798	17,365	27,918	20,464,112
Total commercial	**36,927,223**	**44,117**	**8,897**	**53,014**	**64,954**	**37,045,191**
Consumer:						
Residential mortgage:						
Single-family residential	13,313,455	29,285	15,943	45,228	24,377	13,383,060
HELOCs	1,687,301	12,266	9,226	21,492	13,411	1,722,204
Total residential mortgage	15,000,756	41,551	25,169	66,720	37,788	15,105,264
Other consumer	56,930	3,123	142	3,265	132	60,327
Total consumer	**15,057,686**	**44,674**	**25,311**	**69,985**	**37,920**	**15,165,591**
Total	**$ 51,984,909**	**$ 88,791**	**$ 34,208**	**$ 122,999**	**$ 102,874**	**$ 52,210,782**

Schedule Of Amortized Cost Of Loans On Nonaccrual Status With No Related Allowance For Loan Losses

The following table presents the amortized cost of loans on nonaccrual status for which there was no related allowance for loan losses as of both June 30, 2024 and December 31, 2023. Nonaccrual loans may not have an allowance for credit losses if the loan balances are well secured by collateral values and there is no loss expectation.

($ in thousands)	June 30, 2024	December 31, 2023
Commercial:		
C&I	$ 50,808	$ 33,089
CRE	30,674	22,653
Multifamily residential	4,210	4,235
Construction and land	11,316	—
Total commercial	**97,008**	**59,977**
Consumer:		
Single-family residential	14,461	4,852
HELOCs	7,057	7,256
Total consumer	**21,518**	**12,108**
Total nonaccrual loans with no related allowance for loan losses	**$ 118,526**	**$ 72,085**

Schedule Of Modified Loans

The following tables present the amortized cost of loans that were modified during the three and six months ended June 30, 2024 and 2023 by loan class and modification type:

	Three Months Ended June 30, 2024					
	Modification Type					
($ in thousands)	Term Extension	Payment Delay	Combination: Term Extension/ Payment Delay	Combination: Rate Reduction/ Payment Delay	Total	Modification as a % of Loan Class
Commercial:						
C&I	$ 11,901	$ 5,658	$ 2,951	$ —	$ 20,510	0.12 %
CRE	—	—	—	11,020	11,020	0.05 %
Total commercial	**11,901**	**5,658**	**2,951**	**11,020**	**31,530**	
Consumer:						
Single-family residential	—	4,791	—	—	4,791	0.03 %
HELOCs	—	2,053	—	—	2,053	0.12 %
Other consumer	3,000	—	—	—	3,000	5.34 %
Total consumer	**3,000**	**6,844**	**—**	**—**	**9,844**	
Total	**$ 14,901**	**$ 12,502**	**$ 2,951**	**$ 11,020**	**$ 41,374**	

	Three Months Ended June 30, 2023						
	Modification Type						
($ in thousands)	Term Extension	Payment Delay	Combination: Term Extension/ Payment Delay	Combination: Rate Reduction/ Term Extension	Combination: Principal Forgiveness/ Rate Reduction/ Term Extension	Total	Modification as a % of Loan Class
Commercial:							
C&I	$ 13,475	$ 12,788	$ —	$ —	$ 298	$ 26,561	0.17 %
CRE	—	—	—	32,791	—	32,791	0.16 %
Total commercial	**13,475**	**12,788**	**—**	**32,791**	**298**	**59,352**	
Consumer:							
Single-family residential	—	5,085	551	—	—	5,636	0.05 %
HELOCs	—	978	—	—	—	978	0.05 %
Total consumer	**—**	**6,063**	**551**	**—**	**—**	**6,614**	
Total	**$ 13,475**	**$ 18,851**	**$ 551**	**$ 32,791**	**$ 298**	**$ 65,966**	

	Six Months Ended June 30, 2024					
	Modification Type					
($ in thousands)	Term Extension	Payment Delay	Combination: Term Extension/ Payment Delay	Combination: Rate Reduction/ Payment Delay	Total	Modification as a % of Loan Class
Commercial:						
C&I	$ 15,601	$ 25,886	$ 2,951	$ —	$ 44,438	0.26 %
CRE	24,321	—	—	30,570	54,891	0.27 %
Total commercial	**39,922**	**25,886**	**2,951**	**30,570**	**99,329**	
Consumer:						
Single-family residential	—	8,528	—	—	8,528	0.06 %
HELOCs	—	6,881	—	517	7,398	0.42 %
Other consumer	3,000	—	—	—	3,000	5.34 %
Total consumer	**3,000**	**15,409**	**—**	**517**	**18,926**	
Total	**$ 42,922**	**$ 41,295**	**$ 2,951**	**$ 31,087**	**$ 118,255**	

	Six Months Ended June 30, 2023						
	Modification Type						
($ in thousands)	Term Extension	Payment Delay	Combination: Term Extension/ Payment Delay	Combination: Rate Reduction/ Term Extension	Combination: Principal Forgiveness/ Rate Reduction/ Term Extension	Total	Modification as a % of Loan Class
Commercial:							
C&I	$ 33,098	$ 26,799	$ —	$ —	$ 298	$ 60,195	0.38 %
CRE	526	—	—	32,791	—	33,317	0.17 %
Total commercial	**33,624**	**26,799**	**—**	**32,791**	**298**	**93,512**	
Consumer:							
Single-family residential	—	5,085	551	—	—	5,636	0.05 %
HELOCs	—	978	726	—	—	1,704	0.09 %
Total consumer	**—**	**6,063**	**1,277**	**—**	**—**	**7,340**	
Total	**$ 33,624**	**$ 32,862**	**$ 1,277**	**$ 32,791**	**$ 298**	**$ 100,852**	

The following tables present the financial effects of the loan modifications for the three and six months ended June 30, 2024 and 2023 by loan class and modification type:

	Financial Effects of Loan Modifications for the Three Months Ended June 30,						
	2024			2023			
($ in thousands)	Weighted-Average Interest Rate Reduction	Weighted-Average Term Extension (in years)	Weighted-Average Payment Delay (in years)	Principal Forgiveness	Weighted-Average Interest Rate Reduction	Weighted-Average Term Extension (in years)	Weighted-Average Payment Delay (in years)
Commercial:							
C&I	— %	2.0	2.0	$ 345 [1]	8.50 % [1]	1.7	0.6
CRE	2.50 %	0.0	1.2	—	3.00 %	2.5	0.0
Consumer:							
Single-family residential	— %	0.0	0.8	—	— %	9.7	0.9
HELOCs	— %	0.0	0.7	—	— %	0.0	0.6
Other consumer	— %	0.8	0.0	—	— %	0.0	0.0

	Financial Effects of Loan Modifications for the Six Months Ended June 30,						
	2024			2023			
($ in thousands)	Weighted-Average Interest Rate Reduction	Weighted-Average Term Extension (in years)	Weighted-Average Payment Delay (in years)	Principal Forgiveness	Weighted-Average Interest Rate Reduction	Weighted-Average Term Extension (in years)	Weighted-Average Payment Delay (in years)
Commercial:							
C&I	— %	2.0	1.5	$ 345 [1]	8.50 % [1]	1.5	0.8
CRE	2.66 %	1.5	1.0	—	3.00 %	2.5	0.0
Consumer:							
Single-family residential	— %	0.0	0.8	—	— %	9.7	0.9
HELOCs	0.25 %	0.0	2.8	—	— %	14.8	0.5
Other consumer	— %	0.8	0.0	—	— %	0.0	0.0

(1) Comprised of a C&I loan modified during the three and six months ended June 30, 2023 where the interest is waived in addition to principal forgiveness.

The following table presents information on loans that defaulted during the three and six months ended June 30, 2024 that received modifications during the 12 months preceding payment default:

	Loans Modified Subsequently Defaulted During Three Months Ended June 30, 2024				
($ in thousands)	Term Extension	Payment Delay	Combination: Rate Reduction/ Payment Delay	Combination: Term Extension/ Payment Delay	Total
Commercial:					
C&I	$ —	$ 5,658	$ —	$ —	$ 5,658
Total commercial	**—**	**5,658**	**—**	**—**	**5,658**
Consumer:					
Single-family residential	—	3,613	—	2,438	6,051
HELOCs	—	941	1,149	—	2,090
Total consumer	**—**	**4,554**	**1,149**	**2,438**	**8,141**
Total	**$ —**	**$ 10,212**	**$ 1,149**	**$ 2,438**	**$ 13,799**

	Loans Modified Subsequently Defaulted During the Six Months Ended June 30, 2024				
($ in thousands)	Term Extension	Payment Delay	Combination: Rate Reduction/ Payment Delay	Combination: Term Extension/ Payment Delay	Total
Commercial:					
C&I	$ 7,829	$ 5,658	$ —	$ —	$ 13,487
Total commercial	**7,829**	**5,658**	**—**	**—**	**13,487**
Consumer:					
Single-family residential	—	7,575	—	2,823	10,398
HELOCs	—	941	1,149	—	2,090
Total consumer	**—**	**8,516**	**1,149**	**2,823**	**12,488**
Total	**$ 7,829**	**$ 14,174**	**$ 1,149**	**$ 2,823**	**$ 25,975**

Schedule of Financing Receivable, Modified, Payment Performance

The Company monitors the performance of modified loans to borrowers experiencing financial difficulty to understand the effectiveness of its modification efforts. The following tables present the performance of loans that were modified in the twelve months ended June 30, 2024. For the comparative period, the amounts represent the performance of loans that were modified in the six months ended June 30, 2023, subsequent to the adoption of ASU 2022-02 on January 1, 2023:

	Payment Performance as of June 30, 2024			
($ in thousands)	Current	30 - 89 Days Past Due	90+ Days Past Due	Total
Commercial:				
C&I	$ 67,004	$ —	$ 7,829	$ 74,833
CRE	54,892	—	—	54,892
Total commercial	**121,896**	**—**	**7,829**	**129,725**
Consumer:				
Single-family residential	8,261	1,325	8,240	17,826
HELOCs	6,396	3,296	1,210	10,902
Other consumer	3,000	—	—	3,000
Total consumer	**17,657**	**4,621**	**9,450**	**31,728**
Total	**$ 139,553**	**$ 4,621**	**$ 17,279**	**$ 161,453**

	Payment Performance as of June 30, 2023			
($ in thousands)	Current	30 - 89 Days Past Due	90+ Days Past Due	Total
Commercial:				
C&I	$ 48,206	$ 7,000	$ 4,989	$ 60,195
CRE	33,317	—	—	33,317
Total commercial	**81,523**	**7,000**	**4,989**	**93,512**
Consumer:				
Single-family residential	5,045	591	—	5,636
HELOCs	1,704	—	—	1,704
Total consumer	**6,749**	**591**	**—**	**7,340**
Total	**$ 88,272**	**$ 7,591**	**$ 4,989**	**$ 100,852**

Schedule of Financing Receivable Credit Quality Indicators, Key Credit Risk Characteristics and Macroeconomic Variables

The following table provides key credit risk characteristics and macroeconomic variables that the Company uses to estimate the expected credit losses by portfolio segment:

Portfolio Segment	Risk Characteristics	Macroeconomic Variables
C&I	Age percentage, size at origination, delinquency status, sector and risk rating	Unemployment rate, Gross Domestic Product ("GDP"), and U.S. Treasury rates [1]
CRE, Multifamily residential, and Construction and land	Delinquency status, maturity date, collateral value, property type, and geographic location	Unemployment rate, GDP, and U.S. Treasury rates
Single-family residential and HELOCs	FICO score, delinquency status, maturity date, collateral value, and geographic location	Unemployment rate, GDP, and Home Price Indices
Other consumer	Loss rate approach	Immaterial [2]

(1) Macroeconomic variables were updated due to model redevelopment.
(2) Macroeconomic variables are included in the qualitative estimate.

Schedule Of Activity In The Allowance For Credit Losses

The following tables summarize the activity in the allowance for loan losses by portfolio segments for the three and six months ended June 30, 2024 and 2023:

		Three Months Ended June 30, 2024							
		Commercial				Consumer			
			CRE			Residential Mortgage			
($ in thousands)		C&I	CRE	Multifamily Residential	Construction and Land	Single-Family Residential	HELOCs	Other Consumer	Total
Allowance for loan losses, beginning of period		$ 373,631	$ 187,460	$ 37,418	$ 10,819	$ 55,922	$ 3,563	$ 1,467	$ 670,280
Provision for (reversal of) credit losses on loans	(a)	17,783	18,287	2,628	4,422	(6,366)	(232)	240	36,762
Gross charge-offs		(13,134)	(11,103)	—	(920)	(35)	—	(130)	(25,322)
Gross recoveries		1,817	150	208	1	2	9	—	2,187
Total net (charge-offs) recoveries		(11,317)	(10,953)	208	(919)	(33)	9	(130)	(23,135)
Foreign currency translation adjustment		(113)	—	—	—	—	—	—	(113)
Allowance for loan losses, end of period		**$ 379,984**	**$ 194,794**	**$ 40,254**	**$ 14,322**	**$ 49,523**	**$ 3,340**	**$ 1,577**	**$ 683,794**

		Three Months Ended June 30, 2023							
		Commercial				Consumer			
			CRE			Residential Mortgage			
($ in thousands)		C&I	CRE	Multifamily Residential	Construction and Land	Single-Family Residential	HELOCs	Other Consumer	Total
Allowance for loan losses, beginning of period		$ 376,325	$ 155,067	$ 24,526	$ 9,322	$ 48,007	$ 4,971	$ 1,675	$ 619,893
Provision for (reversal of) credit losses on loans	(a)	5,259	15,685	(1,604)	1,995	3,501	(444)	(367)	24,025
Gross charge-offs		(7,335)	(2,366)	—	—	—	(6)	(48)	(9,755)
Gross recoveries		2,065	119	16	8	5	5	—	2,218
Total net (charge-offs) recoveries		(5,270)	(2,247)	16	8	5	(1)	(48)	(7,537)
Foreign currency translation adjustment		(981)	—	—	—	—	—	—	(981)
Allowance for loan losses, end of period		**$ 375,333**	**$ 168,505**	**$ 22,938**	**$ 11,325**	**$ 51,513**	**$ 4,526**	**$ 1,260**	**$ 635,400**

		Six Months Ended June 30, 2024							
		Commercial				Consumer			
			CRE			Residential Mortgage			
($ in thousands)		C&I	CRE	Multifamily Residential	Construction and Land	Single-Family Residential	HELOCs	Other Consumer	Total
Allowance for loan losses, beginning of period		$ 392,685	$ 170,592	$ 34,375	$ 10,469	$ 55,018	$ 3,947	$ 1,657	$ 668,743
Provision for (reversal of) credit losses on loans	(a)	18,057	37,419	5,660	5,803	(5,467)	(664)	108	60,916
Gross charge-offs		(34,132)	(13,501)	(6)	(2,144)	(35)	—	(188)	(50,006)
Gross recoveries		3,527	284	225	194	7	57	—	4,294
Total net (charge-offs) recoveries		(30,605)	(13,217)	219	(1,950)	(28)	57	(188)	(45,712)
Foreign currency translation adjustment		(153)	—	—	—	—	—	—	(153)
Allowance for loan losses, end of period		**$ 379,984**	**$ 194,794**	**$ 40,254**	**$ 14,322**	**$ 49,523**	**$ 3,340**	**$ 1,577**	**$ 683,794**

		Six Months Ended June 30, 2023							
		Commercial				Consumer			
			CRE			Residential Mortgage			
($ in thousands)		C&I	CRE	Multifamily Residential	Construction and Land	Single-Family Residential	HELOCs	Other Consumer	Total
Allowance for loan losses, December 31, 2022		$ 371,700	$ 149,864	$ 23,373	$ 9,109	$ 35,564	$ 4,475	$ 1,560	$ 595,645
Impact of ASU 2022-02 adoption		5,683	337	6	—	1	1	—	6,028
Allowance for loan losses, beginning of period		377,383	150,201	23,379	9,109	35,565	4,476	1,560	601,673
Provision for (reversal of) credit losses on loans	(a)	4,581	20,361	(469)	2,205	15,943	136	(212)	42,545
Gross charge-offs		(9,235)	(2,372)	—	—	—	(97)	(88)	(11,792)
Gross recoveries		3,276	315	28	11	5	11	—	3,646
Total net (charge-offs) recoveries		(5,959)	(2,057)	28	11	5	(86)	(88)	(8,146)
Foreign currency translation adjustment		(672)	—	—	—	—	—	—	(672)
Allowance for loan losses, end of period		**$ 375,333**	**$ 168,505**	**$ 22,938**	**$ 11,325**	**$ 51,513**	**$ 4,526**	**$ 1,260**	**$ 635,400**

The following table summarizes the activities in the allowance for unfunded credit commitments for the three and six months ended June 30, 2024 and 2023:

		Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)		2024	2023	2024	2023
Unfunded credit facilities					
Allowance for unfunded credit commitments, beginning of period		$ 38,544	$ 27,741	$ 37,698	$ 26,264
Provision for credit losses on unfunded credit commitments	(b)	238	1,975	1,084	3,455
Foreign currency translation adjustment		1	12	1	9
Allowance for unfunded credit commitments, end of period		**$ 38,783**	**$ 29,728**	**$ 38,783**	**$ 29,728**
Provision for credit losses	**(a) + (b)**	**$ 37,000**	**$ 26,000**	**$ 62,000**	**$ 46,000**

Schedule Of Carrying Value Of Loans Transferred, Loans Sold and Purchased For the Held-For-Investment Portfolio

The following tables provide information on the carrying value of loans transferred, sold and purchased for the held-for-investment portfolio, during the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30, 2024				
	Commercial			Consumer	
		CRE		Residential Mortgage	
($ in thousands)	C&I	CRE	Construction and Land	Single-Family Residential	Total
Loans transferred from held-for-investment to held-for-sale [1]	$ 138,923	$ —	$ 718	$ —	$ 139,641
Sales [2][3]	$ 133,906	$ —	$ 718	$ —	$ 134,624
Purchases	$ 170,175 [4]	$ —	$ —	$ 111,864	$ 282,039

	Three Months Ended June 30, 2023				
	Commercial			Consumer	
		CRE		Residential Mortgage	
($ in thousands)	C&I	CRE	Construction and Land	Single-Family Residential	Total
Loans transferred from held-for-investment to held-for-sale [1]	$ 111,396	$ —	$ 8,154	$ —	$ 119,550
Sales [2][3]	$ 115,735	$ —	$ 8,154	$ —	$ 123,889
Purchases	$ 38,279 [4]	$ —	$ —	$ 79,137	$ 117,416

	Six Months Ended June 30, 2024				
	Commercial			Consumer	
		CRE		Residential Mortgage	
($ in thousands)	C&I	CRE	Construction and Land	Single-Family Residential	Total
Loans transferred from held-for-investment to held-for-sale [1]	$ 338,897	$ —	$ 718	$ —	$ 339,615
Sales [2][3]	$ 321,108	$ —	$ 718	$ 965	$ 322,791
Purchases	$ 203,519 [4]	$ —	$ —	$ 186,600	$ 390,119

	Six Months Ended June 30, 2023				
	Commercial			Consumer	
		CRE		Residential Mortgage	
($ in thousands)	C&I	CRE	Construction and Land	Single-Family Residential	Total
Loans transferred from held-for-investment to held-for-sale [1]	$ 268,272	$ 3,600	$ 8,154	$ —	$ 280,026
Sales [2][3]	$ 291,667	$ 3,600	$ 8,154	$ —	$ 303,421
Purchases	$ 60,962 [4]	$ —	$ —	$ 211,136	$ 272,098

(1) Includes write-downs of $1 million to the allowance for loan losses related to loans transferred from held-for-investment to held-for-sale for both the three and six months ended June 30, 2024, and $308 thousand and $1 million for the three and six months ended June 30, 2023, respectively.
(2) Includes originated loans sold of $95 million and $187 million for the three and six months ended June 30, 2024, respectively, and $92 million and $203 million for the three and six months ended June 30, 2023, respectively. Originated loans sold consisted primarily of C&I loans for each of the three and six months ended June 30, 2024 and 2023.
(3) Includes $40 million and $136 million of purchased loans sold in the secondary market for the three and six months ended June 30, 2024, respectively, and $32 million and $100 million for the three and six months ended June 30, 2023, respectively.
(4) C&I loan purchases were comprised of syndicated C&I term loans.

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Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net	6 Months Ended
	Jun. 30, 2024

(Tables)

Investments in Qualified Affordable Housing Partnerships, Tax Credit and Other Investments, Net and Variable Interest Entities [Abstract]

Schedule of Affordable Housing, Tax Credit and CRA Investments, Net and Related Unfunded Commitments

The following table presents the investments and unfunded commitments of the Company's affordable housing partnership, tax credit, and CRA investments, net as of June 30, 2024 and December 31, 2023:

	June 30, 2024		December 31, 2023	
($ in thousands)	**Assets**	**Liabilities - Unfunded Commitments [1]**	**Assets**	**Liabilities - Unfunded Commitments [1]**
PAM:				
Affordable housing partnership investments	$ 475,751	$ 293,387	$ 419,785	$ 251,746
Tax credit and CRA investments	211,591	107,010	—	—
Equity method of accounting and other:				
Tax credits and CRA investments	269,086	152,123	485,251	298,990
Total	**$ 956,428**	**$ 552,520**	**$ 905,036**	**$ 550,736**

(1) Included in *Accrued expenses and other liabilities* on the Consolidated Balance Sheet.

Schedule of Additional Information related to the Affordable Housing, Tax Credit and CRA Investments, Net

The following table presents additional information related to the investments in affordable housing partnership, tax credit and CRA investments for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	**2024**	**2023**	**2024**	**2023**
Tax credits and benefits [1]:				
PAM:				
Affordable housing partnership investments	$ 15,612	$ 15,304	$ 34,031	$ 31,398
Tax credit and CRA investments	26,304	—	53,453	—
Equity method of accounting and other:				
Tax credit and CRA investments	21,543	58,404	34,137	72,902
Total tax credits and benefits	**$ 63,459**	**$ 73,708**	**$ 121,621**	**$ 104,300**
Amortization:				
PAM:				
Affordable housing partnership investments [2]	$ 9,774	$ 10,506	$ 23,643	$ 23,172
Tax credit and CRA investments [3]	20,015	—	43,316	—
Equity method of accounting and other:				
Tax credit and CRA investments [4] [5]	16,052	55,914	29,259	66,024
Total amortization	**$ 45,841**	**$ 66,420**	**$ 96,218**	**$ 89,196**

(1) Included in *Income tax expense* on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023.
(2) Amortization related to investments in qualified affordable housing partnerships under PAM was recorded in *Income tax expense* on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023.
(3) Due to the adoption of ASU 2023-02 on January 1, 2024, amortization related to qualifying tax credit investments under PAM was recorded in *Income tax expense* on the Consolidated Statement of Income for the three and six months ended June 30, 2024.
(4) Amortization related to tax credit and CRA investments was recognized in *Amortization of tax credit and CRA investments* as part of *noninterest expense* on the Consolidated Statement Income for the three and six months ended June 30, 2024 and 2023.
(5) Includes net impairment recoveries of $1 million and $2 million for the three and six months ended June 30, 2023, respectively, primarily related to historic tax credits. In comparison, there were no impairment recoveries or losses for three or six months ended June 30, 2024.

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Short-Term Borrowings and Long-Term Debt (Tables)

6 Months Ended

Jun. 30, 2024

Debt Disclosure [Abstract]

Schedule of Debt

The following table presents details of the Company's short-term and BTFP borrowings, FHLB advances, and long-term debt as of June 30, 2024 and December 31, 2023:

			June 30, 2024	December 31, 2023
($ in thousands)	**Interest Rates**	**Maturity Dates**	**Amount**	**Amount**
Bank				
BTFP borrowings	4.37%	3/19/2024	$ —	$ 4,500,000
FHLB advances [1] — floating [2]	5.51% — 5.58%	2024 — 2025	$ 3,500,000	$ —
Parent company				
Junior subordinated debt [3] — floating [2]	7.15%	12/15/2035	$ 31,844	$ 148,249

(1) The weighted-average interest rate for FHLB advances was 5.54% as of June 30, 2024.
(2) Floating interest rates are based on the Secured Overnight Financing Rate plus the established spread.
(3) The weighted-average interest rates for junior subordinated debt were 7.15% and 6.87% as of June 30, 2024 and December 31, 2023, respectively.

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Commitments and Contingencies (Tables)

6 Months Ended

Jun. 30, 2024

Commitments and Contingencies Disclosure [Abstract]

Schedule of Credit-Related Commitments

The following table presents the Company's credit-related commitments as of June 30, 2024 and December 31, 2023:

	June 30, 2024					December 31, 2023
($ in thousands)	**Expire in One Year or Less**	**Expire After One Year Through Three Years**	**Expire After Three Years Through Five Years**	**Expire After Five Years**	**Total**	**Total**
Loan commitments	$ 4,769,476	$ 3,376,989	$ 632,152	$ 143,822	$ 8,922,439	$ 9,141,447
Commercial letters of credit and standby letters of credit ("SBLCs")	1,206,498	357,450	150,329	1,122,720	2,836,997	2,610,761
Total	**$ 5,975,974**	**$ 3,734,439**	**$ 782,481**	**$ 1,266,542**	**$ 11,759,436**	**$ 11,752,208**

Schedule of Guarantees Outstanding

The following table presents the maximum potential future payments and carrying value of loans sold or securitized with recourse as of June 30, 2024 and December 31, 2023:

	Maximum Potential Future Payments						Carrying Value [1]	
	June 30, 2024					December 31, 2023	June 30, 2024	December 31, 2023
($ in thousands)	**Expire in One Year or Less**	**Expire After One Year Through Three Years**	**Expire After Three Years Through Five Years**	**Expire After Five Years**	**Total**	**Total**	**Total**	**Total**
Single-family residential loans sold or securitized with recourse	$ 3	$ 15	$ 25	$ 4,698	$ 4,741	$ 5,888	$ 4,741	$ 5,888
Multifamily residential loans sold or securitized with recourse	—	—	155	14,841	14,996	14,996	18,445	19,020
Total	**$ 3**	**$ 15**	**$ 180**	**$ 19,539**	**$ 19,737**	**$ 20,884**	**$ 23,186**	**$ 24,908**

(1) Represents the unpaid principal balance.

~~*XML 52 R36.htm IDEA: XBRL DOCUMENT*~~

Stock Compensation Plans (Tables)

6 Months Ended

Jun. 30, 2024

Share-Based Payment Arrangement [Abstract]

Schedule of Stock Compensation Expense and Related Net Tax Benefit

The following table presents a summary of the total share-based compensation expense and the related net tax benefits associated with the Company's various employee share-based compensation plans for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30,		Six Months Ended June 30,	
($ in thousands)	**2024**	**2023**	**2024**	**2023**
Stock compensation costs	$ 10,666	$ 9,364	$ 23,654	$ 20,439
Related net tax benefits for stock compensation plans	$ 9	$ 525	$ 792	$ 8,815

Schedule of Activity for Time-Based and Performance-Based Restricted Stock Units

The following table presents a summary of the activities for the Company's time- and performance-based RSUs that were settled in shares for the six months ended June 30, 2024. The number of performance-based RSUs stated below reflects the number of awards granted on the grant date.

	Time-Based RSUs		Performance-Based RSUs	
	Shares	**Weighted-Average Grant Date Fair Value**	**Shares**	**Weighted-Average Grant Date Fair Value**
Outstanding, January 1, 2024	1,206,518	$ 74.29	276,223	$ 78.59
Granted	522,454	75.77	97,798	80.28
Vested	(305,954)	71.68	(91,960)	77.67
Forfeited	(36,948)	74.89	—	—
Outstanding, June 30, 2024	**1,386,070**	**$ 75.41**	**282,061**	**$ 79.48**

~~*XML 53 R37.htm IDEA: XBRL DOCUMENT*~~

Stockholders' Equity and Earnings Per Share (Tables)

6 Months Ended

Jun. 30, 2024

Stockholders' Equity and Earnings Per Share [Abstract]

Schedule of Earnings Per Share Calculations

The following table presents the basic and diluted EPS calculations for the three and six months ended June 30, 2024 and 2023. For more information on the calculation of EPS, see *Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Earnings Per Share* to the Consolidated Financial Statements in the Company's 2023 Form 10-K.

($ and shares in thousands, except per share data)	Three Months Ended June 30, 2024	Three Months Ended June 30, 2023	Six Months Ended June 30, 2024	Six Months Ended June 30, 2023
Basic:				
Net income	$ 288,230	$ 312,031	$ 573,305	$ 634,470
Weighted-average number of shares outstanding	138,980	141,468	139,195	141,291
Basic EPS	**$ 2.07**	**$ 2.21**	**$ 4.12**	**$ 4.49**
Diluted:				
Net income	$ 288,230	$ 312,031	$ 573,305	$ 634,470
Weighted-average number of shares outstanding	138,980	141,468	139,195	141,291
Add: Dilutive impact of unvested RSUs	821	408	852	619
Diluted weighted-average number of shares outstanding	139,801	141,876	140,047	141,910
Diluted EPS	**$ 2.06**	**$ 2.20**	**$ 4.09**	**$ 4.47**

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Accumulated Other Comprehensive Income (Loss) (Tables)

6 Months Ended

Jun. 30, 2024

Equity [Abstract]

Schedule Of The Changes In Components Of Accumulated Other Comprehensive Income Balances

The following table presents the changes in the components of AOCI balances for the three and six months ended June 30, 2024 and 2023:

($ in thousands)	Debt Securities [1]	Cash Flow Hedges	Foreign Currency Translation Adjustments [2]	Total
Balance, April 1, 2023	**$ (640,734)**	**$ (20,918)**	**$ (18,342)**	**$ (679,994)**
Net unrealized losses arising during the period	(43,618)	(68,207)	(7,249)	(119,074)
Amounts reclassified from AOCI	2,816	14,320	—	17,136
Changes, net of tax	(40,802)	(53,887)	(7,249)	(101,938)
Balance, June 30, 2023	**$ (681,536)**	**$ (74,805)**	**$ (25,591)**	**$ (781,932)**
Balance, April 1, 2024	**$ (601,510)**	**$ (43,706)**	**$ (17,517)**	**$ (662,733)**
Net unrealized gains (losses) arising during the period	8,773	(17,678)	(1,311)	(10,216)
Amounts reclassified from AOCI	1,451	17,325	—	18,776
Changes, net of tax	10,224	(353)	(1,311)	8,560
Balance, June 30, 2024	**$ (591,286)**	**$ (44,059)**	**$ (18,828)**	**$ (654,173)**

($ in thousands)	Debt Securities [1]	Cash Flow Hedges	Foreign Currency Translation Adjustments [2]	Total
Balance, January 1, 2023	**$ (694,815)**	**$ (49,531)**	**$ (21,283)**	**$ (765,629)**
Net unrealized gains (losses) arising during the period	657	(47,121)	(4,308)	(50,772)
Amounts reclassified from AOCI	12,622	21,847	—	34,469
Changes, net of tax	13,279	(25,274)	(4,308)	(16,303)
Balance, June 30, 2023	**$ (681,536)**	**$ (74,805)**	**$ (25,591)**	**$ (781,932)**
Balance, January 1, 2024	**$ (601,881)**	**$ 2,624**	**$ (21,339)**	**$ (620,596)**
Net unrealized gains (losses) arising during the period	6,491	(81,340)	2,511	(72,338)
Amounts reclassified from AOCI	4,104	34,657	—	38,761
Changes, net of tax	10,595	(46,683)	2,511	(33,577)
Balance, June 30, 2024	**$ (591,286)**	**$ (44,059)**	**$ (18,828)**	**$ (654,173)**

(1) Includes after-tax unamortized losses related to AFS debt securities that were transferred to HTM in 2022.
(2) Represents foreign currency translation adjustments related to the Company's net investment in non-U.S. operations, including related hedges. The functional currency and reporting currency of the Company's foreign subsidiary was RMB and USD, respectively.

Schedule Of Components Of Other Comprehensive Income (Loss), Reclassifications To Net Income And The Related Tax Effects

The following table presents the components of other comprehensive income (loss), reclassifications to net income and the related tax effects for the three and six months ended June 30, 2024 and 2023:

	Three Months Ended June 30, 2024			Three Months Ended June 30, 2023		
($ in thousands)	Before-Tax	Tax Effect	Net-of-Tax	Before-Tax	Tax Effect	Net-of-Tax
Debt securities:						
Net unrealized gains (losses) on AFS debt securities arising during the period	$ 12,421	$ (3,648)	$ 8,773	$ (61,939)	$ 18,321	$ (43,618)
Reclassification adjustments:						
Net realized gains on AFS debt securities reclassified into net income [1]	(1,785)	528	(1,257)	—	—	—
Amortization of unrealized losses on transferred debt securities [2]	3,845	(1,137)	2,708	3,998	(1,182)	2,816
Net change	14,481	(4,257)	10,224	(57,941)	17,139	(40,802)
Cash flow hedges:						
Net unrealized losses arising during the period	(25,095)	7,417	(17,678)	(96,457)	28,250	(68,207)
Net realized losses reclassified into net income [3]	24,594	(7,269)	17,325	20,252	(5,932)	14,320
Net change	(501)	148	(353)	(76,205)	22,318	(53,887)
Foreign currency translation adjustments, net of hedges:						
Net unrealized losses arising during the period	(1,311)	—	(1,311)	(6,107)	(1,142)	(7,249)
Net change	(1,311)	—	(1,311)	(6,107)	(1,142)	(7,249)
Other comprehensive income (loss)	**$ 12,669**	**$ (4,109)**	**$ 8,560**	**$ (140,253)**	**$ 38,315**	**$ (101,938)**

	Six Months Ended June 30, 2024			Six Months Ended June 30, 2023		
($ in thousands)	Before-Tax	Tax Effect	Net-of-Tax	Before-Tax	Tax Effect	Net-of-Tax
Debt securities:						
Net unrealized gains arising during the period	$ 9,139	$ (2,648)	$ 6,491	$ 921	$ (264)	$ 657
Reclassification adjustments:						
Net realized (gains) losses on AFS debt securities reclassified into net income [1]	(1,834)	542	(1,292)	10,000 [4]	(2,956)	7,044
Amortization of unrealized losses on transferred securities [2]	7,661	(2,265)	5,396	7,919	(2,341)	5,578
Net change	14,966	(4,371)	10,595	18,840	(5,561)	13,279
Cash flow hedges:						
Net unrealized losses arising during the period	(115,471)	34,131	(81,340)	(66,614)	19,493	(47,121)
Net realized losses reclassified into net income [3]	49,199	(14,542)	34,657	30,896	(9,049)	21,847
Net change	(66,272)	19,589	(46,683)	(35,718)	10,444	(25,274)
Foreign currency translation adjustments, net of hedges:						
Net unrealized gains (losses) arising during the period	2,684	(173)	2,511	(3,481)	(827)	(4,308)
Net change	2,684	(173)	2,511	(3,481)	(827)	(4,308)
Other comprehensive loss	**$ (48,622)**	**$ 15,045**	**$ (33,577)**	**$ (20,359)**	**$ 4,056**	**$ (16,303)**

(1) Pre-tax amounts were reported in *Net gains (losses) on AFS debt securities* on the Consolidated Statement of Income.
(2) Represents unrealized losses amortized over the remaining lives of securities that were transferred from the AFS to HTM portfolio in 2022.
(3) Pre-tax amounts related to cash flow hedges on variable rate loans and long-term borrowings, where applicable, were reported in *Interest and dividend income* and in *Interest expense*, respectively, on the Consolidated Statement of Income. In the first quarter of 2023, the pre-tax amount also included the terminated cash flow hedge where the forecasted cash flows were no longer probable to occur and was reported in *Noninterest income* on the Consolidated Statement of Income.
(4) Represents the loss related to an AFS debt security that was written off in the first quarter of 2023.

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Business Segments (Tables)

6 Months Ended

Jun. 30, 2024

Segment Reporting [Abstract]

Schedule Of Operating Results And Other Key Financial Measures For The Individual Operating Segments

The following tables present the operating results and other key financial measures for the individual operating segments as of and for the three and six months ended June 30, 2024 and 2023:

($ in thousands)	Consumer and Business Banking	Commercial Banking	Other	Total
Three Months Ended June 30, 2024				
Net interest income (loss) before provision for credit losses	$ 293,292	$ 260,780	$ (843)	$ 553,229
(Reversal of) provision for credit losses	(3,245)	40,245	—	37,000
Noninterest income	26,769	50,720	7,184	84,673
Noninterest expense	108,124	92,064	36,246	236,434
Segment income (loss) before income taxes	215,182	179,191	(29,905)	364,468
Segment net income	$ 151,578	$ 126,441	$ 10,211	$ 288,230
As of June 30, 2024				
Segment assets	$ 19,909,978	$ 35,510,954	$ 17,047,340	$ 72,468,272

($ in thousands)	Consumer and Business Banking	Commercial Banking	Other	Total
Three Months Ended June 30, 2023				
Net interest income (loss) before provision for credit losses	$ 307,522	$ 263,040	$ (3,816)	$ 566,746
Provision for credit losses	5,524	20,476	—	26,000
Noninterest income	27,120	42,538	8,973	78,631
Noninterest expense	107,027	88,333	66,429	261,789
Segment income (loss) before income taxes	222,091	196,769	(61,272)	357,588
Segment net income	$ 156,853	$ 139,030	$ 16,148	$ 312,031
As of June 30, 2023				
Segment assets	$ 18,411,209	$ 33,754,957	$ 16,366,515	$ 68,532,681

($ in thousands)	Consumer and Business Banking	Commercial Banking	Other	Total
Six Months Ended June 30, 2024				
Net interest income before provision for credit losses	$ 585,056	$ 521,129	$ 12,183	$ 1,118,368
(Reversal of) provision for credit losses	(680)	62,680	—	62,000
Noninterest income	52,311	97,186	14,164	163,661
Noninterest expense	227,424	198,371	57,514	483,309
Segment income (loss) before income taxes	410,623	357,264	(31,167)	736,720
Segment net income	$ 289,250	$ 252,022	$ 32,033	$ 573,305
As of June 30, 2024				
Segment assets	$ 19,909,978	$ 35,510,954	$ 17,047,340	$ 72,468,272

($ in thousands)	Consumer and Business Banking	Commercial Banking	Other	Total
Six Months Ended June 30, 2023				
Net interest income before reversal of credit losses	$ 611,764	$ 499,763	$ 55,080	$ 1,166,607
Provision for credit losses	20,536	25,464	—	46,000
Noninterest income (loss)	53,122	86,137	(650)	138,609
Noninterest expense	220,850	175,581	83,805	480,236
Segment income (loss) before income taxes	423,500	384,855	(29,375)	778,980
Segment net income	$ 299,100	$ 273,487	$ 61,883	$ 634,470
As of June 30, 2023				
Segment assets	$ 18,411,209	$ 33,754,957	$ 16,366,515	$ 68,532,681

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Basis of Presentation (Details)	Jun. 30, 2024 trust
Organization, Consolidation and Presentation of Financial Statements [Abstract]	
Number of wholly-owned subsidiaries that are statutory business trusts (the Trusts)	1

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Current Accounting Developments and Summary of Significant Accounting Policies (Details) - USD ($) $ in Thousands	Jun. 30, 2024	Jan. 01, 2024	Dec. 31, 2023
New Accounting Pronouncements or Change in Accounting Principle [Line Items]			
Retained earnings	$ 6,873,653		$ 6,465,230
Accounting Standards Update 2023-02			
New Accounting Pronouncements or Change in Accounting Principle [Line Items]			
Retained earnings		$ 9,000	

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Fair Value Measurement and Fair Value of Financial Instruments - Narrative (Details) - USD ($) $ in Thousands	3 Months Ended		
	Jun. 30, 2024	Sep. 30, 2023	Apr. 08, 2024
Level 1 | Fair Value, Measurements, Recurring			
Schedule of Equity Method Investments [Line Items]			
Equity securities	$ 471		
Equity securities, gain	$ 422		
Common Stock | Visa B1			
Schedule of Equity Method Investments [Line Items]			
Common stock, shares held (in shares)			2,266
Common Stock | Visa B2			
Schedule of Equity Method Investments [Line Items]			
Common stock, shares held (in shares)			1,133
Common Stock | Visa C			
Schedule of Equity Method Investments [Line Items]			
Common stock, shares held (in shares)			449
Rayliant Global Advisors Limited			
Schedule of Equity Method Investments [Line Items]			
Equity method investment, ownership (percent)	49.99%		
Number of shares (in shares)	349,138		
Payments to acquire equity method investments	$ 95,000		
Rayliant Global Advisors Limited | Performance-based RSUs | Minimum			
Schedule of Equity Method Investments [Line Items]			
Shares based upon Rayliant's achievement of specified financial performance conditions (as percentage)	20.00%		
Rayliant Global Advisors Limited | Performance-based RSUs | Maximum			
Schedule of Equity Method Investments [Line Items]			
Shares based upon Rayliant's achievement of specified financial performance conditions (as percentage)	200.00%		

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Fair Value Measurement and Fair Value of Financial Instruments - Schedule Of Financial Assets (Liabilities) Measured At Fair Value On a Recurring Basis (Details) - USD ($) $ in Thousands	Jun. 30, 2024	Dec. 31, 2023
Affordable housing partnership, tax credit and CRA investments, net:		
Total affordable housing partnership, tax credit and CRA investments, net	$ 956,428	$ 905,036
Derivative		
Derivative assets - Fair value	554,460	610,920
Net derivative assets	112,650	298,128
Derivative liabilities - Fair value	613,145	613,314
Net derivative liabilities	503,955	537,144
Fair Value	8,923,528	6,188,337
Government National Mortgage Association (GNMA)		
Derivative		
Fair Value	5,200,000	1,200,000
U.S. Treasury securities		
Derivative		
Fair Value	623,757	1,060,375
U.S. government agency and U.S. government-sponsored enterprise debt securities		
Derivative		
Fair Value	260,388	364,446
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Commercial mortgage-backed securities		
Derivative		
Fair Value	444,847	468,259
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Residential mortgage-backed securities		

Derivative		
Fair Value	5,718,818	1,727,594
Municipal securities		
Derivative		
Fair Value	256,563	261,016
Non-agency commercial mortgage-backed securities		
Derivative		
Fair Value	320,637	367,516
Non-agency residential mortgage-backed securities		
Derivative		
Fair Value	474,618	553,671
Corporate debt securities		
Derivative		
Fair Value	507,130	502,425
Foreign government bonds		
Derivative		
Fair Value	233,724	227,874
Asset-backed securities		
Derivative		
Fair Value	38,593	42,300
Collateralized loan obligations (“CLOs”)		
Derivative		
Fair Value	44,453	612,861
Fair Value, Measurements, Recurring		
Available-for-sale debt securities		
Fair Value	8,923,528	6,188,337
Affordable housing partnership, tax credit and CRA investments, net:		
Equity securities	24,602	24,659
Total affordable housing partnership, tax credit and CRA investments, net	24,602	24,659
Other assets		
Equity securities	471	
Total other assets	471	
Derivative		
Derivative assets - Fair value	554,460	610,920
Netting adjustments	(441,810)	(312,792)
Net derivative assets	112,650	298,128
Derivative liabilities - Fair value	613,145	613,314
Netting adjustments	(109,190)	(76,170)
Net derivative liabilities	503,955	537,144
Fair Value, Measurements, Recurring | Interest rate contracts		
Derivative		
Derivative assets - Fair value	459,590	473,907
Derivative liabilities - Fair value	501,514	433,936
Fair Value, Measurements, Recurring | Foreign exchange contracts		
Derivative		
Derivative assets - Fair value	33,684	57,072
Derivative liabilities - Fair value	25,598	42,564
Fair Value, Measurements, Recurring | Equity contracts		
Derivative		
Derivative assets - Fair value	240	336
Derivative liabilities - Fair value	15,119	15,119
Fair Value, Measurements, Recurring | Credit contracts		
Derivative		
Derivative assets - Fair value		1
Derivative liabilities - Fair value	14	25
Fair Value, Measurements, Recurring | Commodity contracts		
Derivative		
Derivative assets - Fair value	60,946	79,604
Derivative liabilities - Fair value	70,900	121,670
Fair Value, Measurements, Recurring | U.S. Treasury securities		
Available-for-sale debt securities		
Fair Value	623,757	1,060,375
Fair Value, Measurements, Recurring | U.S. government agency and U.S. government-sponsored enterprise debt securities		
Available-for-sale debt securities		
Fair Value	260,388	364,446
Fair Value, Measurements, Recurring | U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Commercial mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	444,847	468,259
Fair Value, Measurements, Recurring | U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Residential mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	5,718,818	1,727,594
Fair Value, Measurements, Recurring | Municipal securities		
Available-for-sale debt securities		
Fair Value	256,563	261,016
Fair Value, Measurements, Recurring | Non-agency commercial mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	320,637	367,516
Fair Value, Measurements, Recurring | Non-agency residential mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	474,618	553,671
Fair Value, Measurements, Recurring | Corporate debt securities		
Available-for-sale debt securities		
Fair Value	507,130	502,425
Fair Value, Measurements, Recurring | Foreign government bonds		
Available-for-sale debt securities		
Fair Value	233,724	227,874
Fair Value, Measurements, Recurring | Asset-backed securities		
Available-for-sale debt securities		
Fair Value	38,593	42,300
Fair Value, Measurements, Recurring | Collateralized loan obligations (“CLOs”)		
Available-for-sale debt securities		
Fair Value	44,453	612,861
Fair Value, Measurements, Recurring | Level 1		
Available-for-sale debt securities		
Fair Value	623,757	1,060,375

Affordable housing partnership, tax credit and CRA investments, net:		
Equity securities	20,443	20,509
Total affordable housing partnership, tax credit and CRA investments, net	20,443	20,509
Other assets		
Total other assets	471	
Derivative		
Derivative assets - Fair value	0	0
Netting adjustments	0	0
Net derivative assets	0	0
Derivative liabilities - Fair value	0	0
Netting adjustments	0	0
Net derivative liabilities	0	0
Fair Value, Measurements, Recurring | Level 1 | Interest rate contracts		
Derivative		
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 1 | Foreign exchange contracts		
Derivative		
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 1 | Equity contracts		
Derivative		
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 1 | Credit contracts		
Derivative		
Derivative assets - Fair value		0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 1 | Commodity contracts		
Derivative		
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 1 | U.S. Treasury securities		
Available-for-sale debt securities		
Fair Value	623,757	1,060,375
Fair Value, Measurements, Recurring | Level 1 | U.S. government agency and U.S. government-sponsored enterprise debt securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 1 | U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Commercial mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 1 | U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Residential mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 1 | Municipal securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 1 | Non-agency commercial mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 1 | Non-agency residential mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 1 | Corporate debt securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 1 | Foreign government bonds		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 1 | Asset-backed securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 1 | Collateralized loan obligations (“CLOs”)		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 2		
Available-for-sale debt securities		
Fair Value	8,299,771	5,127,962
Affordable housing partnership, tax credit and CRA investments, net:		
Equity securities	4,159	4,150
Total affordable housing partnership, tax credit and CRA investments, net	4,159	4,150
Other assets		
Equity securities	0	
Total other assets	0	
Derivative		
Derivative assets - Fair value	554,220	610,584
Netting adjustments	(441,810)	(312,792)
Net derivative assets	112,410	297,792
Derivative liabilities - Fair value	598,026	598,195
Netting adjustments	(109,190)	(76,170)
Net derivative liabilities	488,836	522,025
Fair Value, Measurements, Recurring | Level 2 | Interest rate contracts		
Derivative		
Derivative assets - Fair value	459,590	473,907
Derivative liabilities - Fair value	501,514	433,936
Fair Value, Measurements, Recurring | Level 2 | Foreign exchange contracts		
Derivative		
Derivative assets - Fair value	33,684	57,072
Derivative liabilities - Fair value	25,598	42,564
Fair Value, Measurements, Recurring | Level 2 | Equity contracts		
Derivative		
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 2 | Credit contracts		
Derivative		
Derivative assets - Fair value		1

Derivative liabilities - Fair value	14	25
Fair Value, Measurements, Recurring | Level 2 | Commodity contracts		
Derivative		
Derivative assets - Fair value	60,946	79,604
Derivative liabilities - Fair value	70,900	121,670
Fair Value, Measurements, Recurring | Level 2 | U.S. Treasury securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 2 | U.S. government agency and U.S. government-sponsored enterprise debt securities		
Available-for-sale debt securities		
Fair Value	260,388	364,446
Fair Value, Measurements, Recurring | Level 2 | U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Commercial mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	444,847	468,259
Fair Value, Measurements, Recurring | Level 2 | U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Residential mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	5,718,818	1,727,594
Fair Value, Measurements, Recurring | Level 2 | Municipal securities		
Available-for-sale debt securities		
Fair Value	256,563	261,016
Fair Value, Measurements, Recurring | Level 2 | Non-agency commercial mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	320,637	367,516
Fair Value, Measurements, Recurring | Level 2 | Non-agency residential mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	474,618	553,671
Fair Value, Measurements, Recurring | Level 2 | Corporate debt securities		
Available-for-sale debt securities		
Fair Value	507,130	502,425
Fair Value, Measurements, Recurring | Level 2 | Foreign government bonds		
Available-for-sale debt securities		
Fair Value	233,724	227,874
Fair Value, Measurements, Recurring | Level 2 | Asset-backed securities		
Available-for-sale debt securities		
Fair Value	38,593	42,300
Fair Value, Measurements, Recurring | Level 2 | Collateralized loan obligations (“CLOs”)		
Available-for-sale debt securities		
Fair Value	44,453	612,861
Fair Value, Measurements, Recurring | Level 3		
Available-for-sale debt securities		
Fair Value	0	0
Affordable housing partnership, tax credit and CRA investments, net:		
Equity securities	0	0
Total affordable housing partnership, tax credit and CRA investments, net	0	0
Other assets		
Equity securities	0	
Total other assets	0	
Derivative		
Derivative assets - Fair value	240	336
Netting adjustments	0	0
Net derivative assets	240	336
Derivative liabilities - Fair value	15,119	15,119
Netting adjustments	0	0
Net derivative liabilities	15,119	15,119
Fair Value, Measurements, Recurring | Level 3 | Interest rate contracts		
Derivative		
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 3 | Foreign exchange contracts		
Derivative		
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 3 | Equity contracts		
Derivative		
Derivative assets - Fair value	240	336
Derivative liabilities - Fair value	15,119	15,119
Fair Value, Measurements, Recurring | Level 3 | Credit contracts		
Derivative		
Derivative assets - Fair value		0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 3 | Commodity contracts		
Derivative		
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	0	0
Fair Value, Measurements, Recurring | Level 3 | U.S. Treasury securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 3 | U.S. government agency and U.S. government-sponsored enterprise debt securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 3 | U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Commercial mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 3 | U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Residential mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 3 | Municipal securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 3 | Non-agency commercial mortgage-backed securities		
Available-for-sale debt securities		
Fair Value	0	0
Fair Value, Measurements, Recurring | Level 3 | Non-agency residential mortgage-backed securities		
Available-for-sale debt securities		

Fair Value			0	0
Fair Value, Measurements, Recurring | Level 3 | Corporate debt securities				
Available-for-sale debt securities				
Fair Value			0	0
Fair Value, Measurements, Recurring | Level 3 | Foreign government bonds				
Available-for-sale debt securities				
Fair Value			0	0
Fair Value, Measurements, Recurring | Level 3 | Asset-backed securities				
Available-for-sale debt securities				
Fair Value			0	0
Fair Value, Measurements, Recurring | Level 3 | Collateralized loan obligations ("CLOs")				
Available-for-sale debt securities				
Fair Value			$ 0	$ 0

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Fair Value Measurement and Fair Value of Financial Instruments - Schedule Of Reconciliation Of The Beginning And Ending Balances Of Equity Contracts Measured At Fair Value On a Recurring Basis Using Significant Unobservable Inputs (Level 3) (Details) - USD ($) $ in Thousands	**3 Months Ended**		**6 Months Ended**	
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**
Derivative liabilities:				
Fair Value, Asset, Recurring Basis, Still Held, Unrealized Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]			Lending fees	
Equity contracts | Fair Value, Measurements, Recurring				
Derivative assets:				
Beginning balance	$ 330	$ 277	$ 336	$ 323
Total losses included in earnings	(90)	(14)	(96)	(60)
Ending balance	240	263	240	263
Derivative liabilities:				
Beginning balance	15,119	0	15,119	0
Total gains (losses) included in earnings	0	0	0	0
Ending balance	$ 15,119	$ 0	$ 15,119	$ 0

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Fair Value Measurement and Fair Value of Financial Instruments - Schedule Of Quantitative Information About Significant Unobservable Inputs Used In The Valuation Of Level 3 Fair Value Measurements (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**
Derivative Assets		
Derivative assets - Fair value	$ 554,460	$ 610,920
Derivative Liabilities		
Derivative liabilities - Fair value	613,145	613,314
Fair Value, Measurements, Recurring		
Derivative Assets		
Derivative assets - Fair value	554,460	610,920
Derivative Liabilities		
Derivative liabilities - Fair value	613,145	613,314
Fair Value, Measurements, Nonrecurring		
Derivative Liabilities		
Loans held-for-investment, fair value disclosure	73,082	45,892
Fair Value, Measurements, Nonrecurring | OREO		
Derivative Liabilities		
Assets measured at fair value	8,565	
Fair Value, Measurements, Nonrecurring | Tax credit investments		
Derivative Liabilities		
Assets measured at fair value		868
Level 3 | Fair Value, Measurements, Recurring		
Derivative Assets		
Derivative assets - Fair value	240	336
Derivative Liabilities		
Derivative liabilities - Fair value	15,119	15,119
Level 3 | Fair Value, Measurements, Nonrecurring		
Derivative Liabilities		
Loans held-for-investment, fair value disclosure	73,082	45,892
Level 3 | Fair Value, Measurements, Nonrecurring | OREO		
Derivative Liabilities		
Assets measured at fair value	8,565	
Level 3 | Fair Value, Measurements, Nonrecurring | Tax credit investments		
Derivative Liabilities		
Assets measured at fair value		868
Level 3 | Fair Value, Measurements, Nonrecurring | Fair value of collateral		
Derivative Liabilities		
Loans held-for-investment, fair value disclosure	7,219	16,328
Level 3 | Fair Value, Measurements, Nonrecurring | Fair value of collateral		
Derivative Liabilities		
Loans held-for-investment, fair value disclosure	13,793	3,009
Level 3 | Fair Value, Measurements, Nonrecurring | Fair value of property		
Derivative Liabilities		
Loans held-for-investment, fair value disclosure	52,070	26,555
Level 3 | Fair Value, Measurements, Nonrecurring | Fair value of property | OREO		
Derivative Liabilities		

Assets measured at fair value	$ 8,565	
Level 3 | Fair Value, Measurements, Nonrecurring | Individual analysis of each investment | Tax credit investments		
Derivative Liabilities		
Assets measured at fair value		$ 868
Level 3 | Fair Value, Measurements, Nonrecurring | Selling cost | Fair value of property		
Derivative Liabilities		
Loans held-for-investment, measurement input		8.00%
OREO, measurement input	0.08	
Level 3 | Fair Value, Measurements, Nonrecurring | Minimum | Discount | Fair value of collateral		
Derivative Liabilities		
Loans held-for-investment, measurement input	20.00%	15.00%
Level 3 | Fair Value, Measurements, Nonrecurring | Minimum | Selling cost | Fair value of property		
Derivative Liabilities		
Loans held-for-investment, measurement input	8.00%	
Level 3 | Fair Value, Measurements, Nonrecurring | Maximum | Discount | Fair value of collateral		
Derivative Liabilities		
Loans held-for-investment, measurement input	50.00%	75.00%
Level 3 | Fair Value, Measurements, Nonrecurring | Maximum | Selling cost | Fair value of property		
Derivative Liabilities		
Loans held-for-investment, measurement input	20.00%	
Level 3 | Fair Value, Measurements, Nonrecurring | Weighted Average | Discount | Fair value of collateral		
Derivative Liabilities		
Loans held-for-investment, measurement input	24.00%	45.00%
Level 3 | Fair Value, Measurements, Nonrecurring | Weighted Average | Selling cost | Fair value of property		
Derivative Liabilities		
Loans held-for-investment, measurement input	10.00%	8.00%
OREO, measurement input	0.08	
Equity contracts | Fair Value, Measurements, Recurring		
Derivative Assets		
Derivative assets - Fair value	$ 240	$ 336
Derivative Liabilities		
Derivative liabilities - Fair value	15,119	15,119
Equity contracts | Level 3 | Fair Value, Measurements, Recurring		
Derivative Assets		
Derivative assets - Fair value	240	336
Derivative Liabilities		
Derivative liabilities - Fair value	$ 15,119	$ 15,119
Equity contracts | Level 3 | Fair Value, Measurements, Recurring | Liquidity discount		
Derivative Liabilities		
Measurement input	47.00%	47.00%
Equity contracts | Level 3 | Fair Value, Measurements, Recurring | Payout % designated based on operating revenue and operating EBITDA of investee		
Derivative Liabilities		
Measurement input	84.00%	84.00%
Equity contracts | Level 3 | Fair Value, Measurements, Recurring | Minimum | Equity volatility | Black-Scholes option pricing model		
Derivative Liabilities		
Measurement input	34.00%	37.00%
Equity contracts | Level 3 | Fair Value, Measurements, Recurring | Maximum | Equity volatility | Black-Scholes option pricing model		
Derivative Liabilities		
Measurement input	48.00%	48.00%
Equity contracts | Level 3 | Fair Value, Measurements, Recurring | Weighted Average | Equity volatility | Black-Scholes option pricing model		
Derivative Liabilities		
Measurement input	44.00%	45.00%
Equity contracts | Level 3 | Fair Value, Measurements, Recurring | Weighted Average | Liquidity discount		
Derivative Liabilities		
Measurement input	47.00%	47.00%
Equity contracts | Level 3 | Fair Value, Measurements, Recurring | Weighted Average | Payout % designated based on operating revenue and operating EBITDA of investee		
Derivative Liabilities		
Measurement input	84.00%	84.00%

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Fair Value Measurement and Fair Value of Financial Instruments - Schedule Of Carrying Amounts Of Assets That Were Still Held And Had Fair Value Adjustments Measured On a Nonrecurring Basis (Details) - Fair Value, Measurements, Nonrecurring - USD ($) $ in Thousands

	Jun. 30, 2024	Dec. 31, 2023
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	$ 73,082	$ 45,892
OREO		
Fair Value, Assets Measured on a Nonrecurring Basis		
Assets measured at fair value	8,565	
Tax credit investments		
Fair Value, Assets Measured on a Nonrecurring Basis		
Assets measured at fair value		868
Commercial lending		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	72,990	44,688
Commercial lending | C&I		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	44,605	22,035
Commercial lending | CRE		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	17,069	22,653
Commercial lending | Construction and land		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	11,316	
Consumer lending		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	92	1,204
Consumer lending | HELOCs		

Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure		1,204
Consumer lending | Single-family residential		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	92	
Level 1		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 1 | OREO		
Fair Value, Assets Measured on a Nonrecurring Basis		
Assets measured at fair value	0	
Level 1 | Tax credit investments		
Fair Value, Assets Measured on a Nonrecurring Basis		
Assets measured at fair value		0
Level 1 | Commercial lending		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 1 | Commercial lending | C&I		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 1 | Commercial lending | CRE		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 1 | Commercial lending | Construction and land		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	
Level 1 | Consumer lending		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 1 | Consumer lending | HELOCs		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure		0
Level 1 | Consumer lending | Single-family residential		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	
Level 2		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 2 | OREO		
Fair Value, Assets Measured on a Nonrecurring Basis		
Assets measured at fair value	0	
Level 2 | Tax credit investments		
Fair Value, Assets Measured on a Nonrecurring Basis		
Assets measured at fair value		0
Level 2 | Commercial lending		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 2 | Commercial lending | C&I		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 2 | Commercial lending | CRE		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 2 | Commercial lending | Construction and land		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	
Level 2 | Consumer lending		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	0
Level 2 | Consumer lending | HELOCs		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure		0
Level 2 | Consumer lending | Single-family residential		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	0	
Level 3		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	73,082	45,892
Level 3 | OREO		
Fair Value, Assets Measured on a Nonrecurring Basis		
Assets measured at fair value	8,565	
Level 3 | Tax credit investments		
Fair Value, Assets Measured on a Nonrecurring Basis		
Assets measured at fair value		868
Level 3 | Commercial lending		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	72,990	44,688
Level 3 | Commercial lending | C&I		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	44,605	22,035
Level 3 | Commercial lending | CRE		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	17,069	22,653
Level 3 | Commercial lending | Construction and land		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	11,316	
Level 3 | Consumer lending		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	92	1,204
Level 3 | Consumer lending | HELOCs		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure		$ 1,204
Level 3 | Consumer lending | Single-family residential		
Fair Value, Assets Measured on a Nonrecurring Basis		
Loans held-for-investment, fair value disclosure	$ 92	

Fair Value	3 Months Ended	6 Months Ended

Measurement and Fair Value of Financial Instruments - Schedule Of Increase (Decrease) In Fair Value Of Assets For Which a Fair Value Adjustment Was Recognized, Nonrecurring Basis (Details) - Fair Value, Measurements, Nonrecurring - USD ($) $ in Thousands

	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
Loans held-for-investment				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	$ (17,967)	$ (12,671)	$ (30,580)	$ (13,926)
Loans held-for-investment | Commercial lending				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	(17,944)	(12,671)	(29,173)	(13,926)
Loans held-for-investment | Commercial lending | C&I				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	(14,764)	(10,419)	(24,769)	(11,674)
Loans held-for-investment | Commercial lending | CRE				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	(2,260)	(2,252)	(2,260)	(2,252)
Loans held-for-investment | Commercial lending | Construction and land				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	(920)	0	(2,144)	0
Loans held-for-investment | Commercial lending | Total CRE				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	(3,180)	(2,252)	(4,404)	(2,252)
Loans held-for-investment | Consumer lending				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	(23)	0	(1,407)	0
Loans held-for-investment | Consumer lending | Single-family residential				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	(23)	0	(1,407)	0
Tax credit investments				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	0	(961)	0	(787)
OREO				
Fair Value, Assets Measured on a Nonrecurring Basis				
Increase (decrease) in value of assets	$ (2,576)	$ 0	$ (2,576)	$ 0

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Fair Value Measurement and Fair Value of Financial Instruments - Schedule Of The Carrying And Fair Value Estimates Per The Fair Value Hierarchy Of Financial Instruments Measured On a Nonrecurring Basis (Details) - USD ($) $ in Thousands

	Jun. 30, 2024	Dec. 31, 2023
Financial assets:		
Cash and cash equivalents	$ 4,365,691	$ 4,614,984
Interest-bearing deposits with banks	24,530	10,498
Securities purchased under resale agreements ("resale agreements")	485,000	785,000
HTM debt securities	2,938,250	2,956,040
Restricted equity securities, at cost	165,164	79,811
Financial liabilities:		
Federal Home Loan Bank ("FHLB") advances	3,500,000	0
Carrying Amount		
Financial assets:		
Cash and cash equivalents	4,365,691	4,614,984
Interest-bearing deposits with banks	24,530	10,498
Securities purchased under resale agreements ("resale agreements")	485,000	785,000
HTM debt securities	2,938,250	2,956,040
Restricted equity securities, at cost	165,164	79,811
Loans held-for-sale	18,909	116
Loans held-for-investment, net	52,084,115	51,542,039
Mortgage servicing rights	5,903	6,602
Accrued interest receivable	329,442	331,490
Financial liabilities:		
Demand, checking, savings and money market deposits	38,229,098	38,048,974
Time deposits	21,770,687	18,043,464
Federal Home Loan Bank ("FHLB") advances	3,500,000	
BTFP borrowings		4,500,000
Long-term debt	31,844	148,249
Accrued interest payable	63,078	205,430
Estimated Fair Value		
Financial assets:		
Cash and cash equivalents	4,365,691	4,614,984
Interest-bearing deposits with banks	24,530	10,498
Securities purchased under resale agreements ("resale agreements")	390,522	699,056
HTM debt securities	2,405,227	2,453,971
Restricted equity securities, at cost	165,164	79,811
Loans held-for-sale	18,909	116
Loans held-for-investment, net	50,340,499	50,256,565
Mortgage servicing rights	10,385	9,470
Accrued interest receivable	329,442	331,490
Financial liabilities:		
Demand, checking, savings and money market deposits	38,229,098	38,048,974
Time deposits	21,726,174	18,004,951
Federal Home Loan Bank ("FHLB") advances	3,504,276	

BTFP borrowings		4,500,000
Long-term debt	30,316	150,896
Accrued interest payable	63,078	205,430
Estimated Fair Value | Level 1		
Financial assets:		
Cash and cash equivalents	4,365,691	4,614,984
Interest-bearing deposits with banks	0	0
Securities purchased under resale agreements (“resale agreements”)	0	0
HTM debt securities	487,707	488,551
Restricted equity securities, at cost	0	0
Loans held-for-sale	0	0
Loans held-for-investment, net	0	0
Mortgage servicing rights	0	0
Accrued interest receivable	0	0
Financial liabilities:		
Demand, checking, savings and money market deposits	0	0
Time deposits	0	0
Federal Home Loan Bank (“FHLB”) advances	0	
BTFP borrowings		0
Long-term debt	0	0
Accrued interest payable	0	0
Estimated Fair Value | Level 2		
Financial assets:		
Cash and cash equivalents	0	0
Interest-bearing deposits with banks	24,530	10,498
Securities purchased under resale agreements (“resale agreements”)	390,522	699,056
HTM debt securities	1,917,520	1,965,420
Restricted equity securities, at cost	165,164	79,811
Loans held-for-sale	18,909	116
Loans held-for-investment, net	0	0
Mortgage servicing rights	0	0
Accrued interest receivable	329,442	331,490
Financial liabilities:		
Demand, checking, savings and money market deposits	38,229,098	38,048,974
Time deposits	21,726,174	18,004,951
Federal Home Loan Bank (“FHLB”) advances	3,504,276	
BTFP borrowings		4,500,000
Long-term debt	30,316	150,896
Accrued interest payable	63,078	205,430
Estimated Fair Value | Level 3		
Financial assets:		
Cash and cash equivalents	0	0
Interest-bearing deposits with banks	0	0
Securities purchased under resale agreements (“resale agreements”)	0	0
HTM debt securities	0	0
Restricted equity securities, at cost	0	0
Loans held-for-sale	0	0
Loans held-for-investment, net	50,340,499	50,256,565
Mortgage servicing rights	10,385	9,470
Accrued interest receivable	0	0
Financial liabilities:		
Demand, checking, savings and money market deposits	0	0
Time deposits	0	0
Federal Home Loan Bank (“FHLB”) advances	0	
BTFP borrowings		0
Long-term debt	0	0
Accrued interest payable	$ 0	$ 0

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Securities Purchased under Resale Agreements - Narrative (Details) - USD ($) $ in Thousands	**3 Months Ended**		**6 Months Ended**		
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**	**Dec. 31, 2023**
RESALE AND REPURCHASE AGREEMENTS					
Gross resale agreements	$ 485,000		$ 485,000		$ 785,000
Average yield	1.56%	2.42%	2.66%	2.46%	

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Securities Purchased under Resale Agreements - Schedule Of Balance Sheet Offsetting For Resale And Repurchase Agreements (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**
Resale Agreements		
Gross Amounts of Recognized Assets	$ 485,000	$ 785,000
Gross Amounts Offset on the Consolidated Balance Sheet	0	0
Net Amounts of Assets Presented on the Consolidated Balance Sheet	485,000	785,000
Securities Purchased under Agreements to Resell Gross Amounts Not Offset [Abstract]		
Gross Amounts Not Offset on the Collateral Received	(402,645)	(715,358)
Net Amount	$ 82,355	$ 69,642

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Securities - Schedule of Debt Securities (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**
AFS debt securities:		
Amortized Cost	$ 9,644,377	$ 6,916,491
Gross Unrealized Gains	4,357	783
Gross Unrealized Losses	(725,206)	(728,937)
Fair Value	8,923,528	6,188,337
HTM debt securities:		
Amortized Cost	2,938,250	2,956,040
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(533,023)	(502,069)
Fair Value	2,405,227	2,453,971
Total debt securities		

Amortized Cost	12,582,627	9,872,531
Gross Unrealized Gains	4,357	783
Gross Unrealized Losses	(1,258,229)	(1,231,006)
Fair Value	11,328,755	8,642,308
AFS and HTM, accrued interest	44,000	44,000
Government National Mortgage Association (GNMA)		
AFS debt securities:		
Amortized Cost	5,200,000	1,300,000
Fair Value	5,200,000	1,200,000
HTM debt securities:		
Amortized Cost	89,000	92,000
Fair Value	71,000	75,000
U.S. Treasury securities		
AFS debt securities:		
Amortized Cost	676,291	1,112,587
Gross Unrealized Gains	0	101
Gross Unrealized Losses	(52,534)	(52,313)
Fair Value	623,757	1,060,375
HTM debt securities:		
Amortized Cost	532,294	529,548
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(44,587)	(40,997)
Fair Value	487,707	488,551
U.S. government agency and U.S. government-sponsored enterprise debt securities		
AFS debt securities:		
Amortized Cost	309,956	412,086
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(49,568)	(47,640)
Fair Value	260,388	364,446
HTM debt securities:		
Amortized Cost	1,003,094	1,001,836
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(200,199)	(186,904)
Fair Value	802,895	814,932
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Commercial mortgage-backed securities		
AFS debt securities:		
Amortized Cost	498,281	531,377
Gross Unrealized Gains	113	158
Gross Unrealized Losses	(53,547)	(63,276)
Fair Value	444,847	468,259
HTM debt securities:		
Amortized Cost	490,502	493,348
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(90,358)	(88,968)
Fair Value	400,144	404,380
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Residential mortgage-backed securities		
AFS debt securities:		
Amortized Cost	5,956,800	1,956,927
Gross Unrealized Gains	3,109	380
Gross Unrealized Losses	(241,091)	(229,713)
Fair Value	5,718,818	1,727,594
HTM debt securities:		
Amortized Cost	724,039	742,436
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(151,928)	(142,119)
Fair Value	572,111	600,317
Municipal securities		
AFS debt securities:		
Amortized Cost	295,437	297,283
Gross Unrealized Gains	34	75
Gross Unrealized Losses	(38,908)	(36,342)
Fair Value	256,563	261,016
HTM debt securities:		
Amortized Cost	188,321	188,872
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(45,951)	(43,081)
Fair Value	142,370	145,791
Non-agency commercial mortgage-backed securities		
AFS debt securities:		
Amortized Cost	360,613	409,578
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(39,976)	(42,062)
Fair Value	320,637	367,516
Non-agency residential mortgage-backed securities		
AFS debt securities:		
Amortized Cost	564,414	643,335
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(89,796)	(89,664)
Fair Value	474,618	553,671
Corporate debt securities		
AFS debt securities:		
Amortized Cost	653,501	653,501
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(146,371)	(151,076)
Fair Value	507,130	502,425
Foreign government bonds		
AFS debt securities:		
Amortized Cost	245,523	239,333
Gross Unrealized Gains	1,101	69
Gross Unrealized Losses	(12,900)	(11,528)
Fair Value	233,724	227,874
Asset-backed securities		
AFS debt securities:		
Amortized Cost	39,061	43,234
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(468)	(934)
Fair Value	38,593	42,300

Collateralized loan obligations (“CLOs”)		
AFS debt securities:		
Amortized Cost	44,500	617,250
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(47)	(4,389)
Fair Value	$ 44,453	$ 612,861

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Securities - Schedule of Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	$ 2,800,229	$ 125,924
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	(5,114)	(721)
Available-for-sale debt securities, 12 Months or More, Fair Value	4,618,875	5,532,528
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(720,092)	(728,216)
Available-for-sale debt securities fair value, Total	7,419,104	5,658,452
Available-for-sale debt securities, Gross Unrealized Loss, Total	(725,206)	(728,937)
U.S. Treasury securities		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	0	0
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	0	0
Available-for-sale debt securities, 12 Months or More, Fair Value	623,757	623,978
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(52,534)	(52,313)
Available-for-sale debt securities fair value, Total	623,757	623,978
Available-for-sale debt securities, Gross Unrealized Loss, Total	(52,534)	(52,313)
U.S. government agency and U.S. government-sponsored enterprise debt securities		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	0	0
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	0	0
Available-for-sale debt securities, 12 Months or More, Fair Value	260,388	364,446
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(49,568)	(47,640)
Available-for-sale debt securities fair value, Total	260,388	364,446
Available-for-sale debt securities, Gross Unrealized Loss, Total	(49,568)	(47,640)
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Commercial mortgage-backed securities		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	0	0
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	0	0
Available-for-sale debt securities, 12 Months or More, Fair Value	440,214	463,572
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(53,547)	(63,276)
Available-for-sale debt securities fair value, Total	440,214	463,572
Available-for-sale debt securities, Gross Unrealized Loss, Total	(53,547)	(63,276)
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities - Residential mortgage-backed securities		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	2,778,124	9,402
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	(5,016)	(558)
Available-for-sale debt securities, 12 Months or More, Fair Value	1,570,970	1,661,112
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(236,075)	(229,155)
Available-for-sale debt securities fair value, Total	4,349,094	1,670,514
Available-for-sale debt securities, Gross Unrealized Loss, Total	(241,091)	(229,713)
Municipal securities		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	3,337	2,825
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	(32)	(15)
Available-for-sale debt securities, 12 Months or More, Fair Value	250,949	254,773
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(38,876)	(36,327)
Available-for-sale debt securities fair value, Total	254,286	257,598
Available-for-sale debt securities, Gross Unrealized Loss, Total	(38,908)	(36,342)
Non-agency commercial mortgage-backed securities		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	0	2,742
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	0	(4)
Available-for-sale debt securities, 12 Months or More, Fair Value	320,637	364,774
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(39,976)	(42,058)
Available-for-sale debt securities fair value, Total	320,637	367,516
Available-for-sale debt securities, Gross Unrealized Loss, Total	(39,976)	(42,062)
Non-agency residential mortgage-backed securities		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	0	0
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	0	0
Available-for-sale debt securities, 12 Months or More, Fair Value	474,618	553,671
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(89,796)	(89,664)
Available-for-sale debt securities fair value, Total	474,618	553,671
Available-for-sale debt securities, Gross Unrealized Loss, Total	(89,796)	(89,664)
Corporate debt securities		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	0	0
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	0	0
Available-for-sale debt securities, 12 Months or More, Fair Value	507,130	502,425
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(146,371)	(151,076)
Available-for-sale debt securities fair value, Total	507,130	502,425
Available-for-sale debt securities, Gross Unrealized Loss, Total	(146,371)	(151,076)
Foreign government bonds		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	18,768	110,955
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	(66)	(144)
Available-for-sale debt securities, 12 Months or More, Fair Value	87,166	88,616
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(12,834)	(11,384)
Available-for-sale debt securities fair value, Total	105,934	199,571
Available-for-sale debt securities, Gross Unrealized Loss, Total	(12,900)	(11,528)
Asset-backed securities		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	0	0
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	0	0
Available-for-sale debt securities, 12 Months or More, Fair Value	38,593	42,300
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(468)	(934)

Available-for-sale debt securities fair value, Total	38,593	42,300
Available-for-sale debt securities, Gross Unrealized Loss, Total	(468)	(934)
Collateralized loan obligations ("CLOs")		
Schedule of Available-for-sale Debt Securities		
Available-for-sale debt securities, Less than 12 Months, Fair Value	0	0
Available-for-sale debt securities, Gross Unrealized Loss, Less than 12 Months	0	0
Available-for-sale debt securities, 12 Months or More, Fair Value	44,453	612,861
Available-for-sale debt securities, Gross Unrealized Loss, 12 Months or More	(47)	(4,389)
Available-for-sale debt securities fair value, Total	44,453	612,861
Available-for-sale debt securities, Gross Unrealized Loss, Total	$ (47)	$ (4,389)

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Securities - Narrative (Details)	3 Months Ended		6 Months Ended		
	Jun. 30, 2024 USD ($) security	Jun. 30, 2023 USD ($)	Jun. 30, 2024 USD ($) security	Jun. 30, 2023 USD ($)	Dec. 31, 2023 USD ($) security
Other than Temporary Impairment, Credit Losses Recognized in Earnings [Line Items]					
Number of available-for-sale debt securities in an unrealized loss position | security	567		567		547
Debt Securities, AFS, allowance for credit loss | $	$ 0		$ 0		$ 0
Provision (reversal of provision) for credit losses | $	0	$ 0	0	$ 0	
HTM securities allowance for credit loss | $	0		0		0
Asset Pledged as Collateral					
Other than Temporary Impairment, Credit Losses Recognized in Earnings [Line Items]					
AFS and HTM debt securities carrying value | $	$ 5,600,000,000		$ 5,600,000,000		$ 7,000,000,000.0
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities					
Other than Temporary Impairment, Credit Losses Recognized in Earnings [Line Items]					
Number of available-for-sale debt securities in an unrealized loss position | security	304		304		255
Non-agency mortgage-backed securities					
Other than Temporary Impairment, Credit Losses Recognized in Earnings [Line Items]					
Number of available-for-sale debt securities in an unrealized loss position | security	91		91		99
Corporate debt securities					
Other than Temporary Impairment, Credit Losses Recognized in Earnings [Line Items]					
Number of available-for-sale debt securities in an unrealized loss position | security	66		66		66

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Securities - Schedule of the Gross Realized Gains and Tax Expense, Available-for-Sale (Details) - USD ($) $ in Thousands	3 Months Ended			6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Mar. 31, 2023	Jun. 30, 2024	Jun. 30, 2023
Investments, Debt and Equity Securities [Abstract]					
Gross realized gains from sales	$ 1,785	$ 0		$ 1,834	$ 0
Available-for-sale, impairment write-off on subordinated debt	0	0	$ (10,000)	0	(10,000)
Related tax expense (benefit)	$ 528	$ 0		$ 542	$ (2,956)

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Securities - Schedule of Composition of Interest Income on Debt Securities (Details) - USD ($) $ in Thousands	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
Investments, Debt and Equity Securities [Abstract]				
Taxable interest	$ 106,690	$ 64,139	$ 177,018	$ 125,188
Nontaxable interest	5,042	4,831	10,106	9,713
Total interest income on debt securities	$ 111,732	$ 68,970	$ 187,124	$ 134,901

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Securities - Scheduled Contractual Maturities of AFS (Details) - USD ($) $ in Thousands	Jun. 30, 2024	Dec. 31, 2023
Amortized cost		
Within One Year	$ 137,562	
After One Year through Five Years	908,571	
After Five Years through Ten Years	707,680	
After Ten Years	7,890,564	
Amortized Cost	9,644,377	$ 6,916,491
Fair value		
Within One Year	135,806	
After One Year through Five Years	850,152	
After Five Years through Ten Years	623,808	
After Ten Years	7,313,762	
Total	$ 8,923,528	
Weighted Average Yield		
Within One Year	4.89%	
After One Year through Five Years	1.50%	
After Five Years through Ten Years	3.39%	
After Ten Years	4.84%	
Total	4.42%	
U.S. Treasury securities		
Amortized cost		
Within One Year	$ 34,929	
After One Year through Five Years	641,362	
After Five Years through Ten Years	0	
After Ten Years	0	
Amortized Cost	676,291	
Fair value		
Within One Year	34,182	
After One Year through Five Years	589,575	
After Five Years through Ten Years	0	
After Ten Years	0	
Total	$ 623,757	
Weighted Average Yield		
Within One Year	1.83%	
After One Year through Five Years	1.17%	
After Five Years through Ten Years	0.00%	
After Ten Years	0.00%	
Total	1.21%	
U.S. government agency and U.S. government-sponsored enterprise debt securities		
Amortized cost		

Within One Year	$ 1,238
After One Year through Five Years	44,158
After Five Years through Ten Years	127,831
After Ten Years	136,729
Amortized Cost	309,956
Fair value	
Within One Year	1,208
After One Year through Five Years	41,133
After Five Years through Ten Years	107,143
After Ten Years	110,904
Total	$ 260,388
Weighted Average Yield	
Within One Year	2.52%
After One Year through Five Years	1.07%
After Five Years through Ten Years	1.59%
After Ten Years	2.33%
Total	1.85%
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities	
Amortized cost	
Within One Year	$ 3,565
After One Year through Five Years	41,983
After Five Years through Ten Years	126,229
After Ten Years	6,283,304
Amortized Cost	6,455,081
Fair value	
Within One Year	3,483
After One Year through Five Years	39,915
After Five Years through Ten Years	116,502
After Ten Years	6,003,765
Total	$ 6,163,665
Weighted Average Yield	
Within One Year	2.74%
After One Year through Five Years	2.98%
After Five Years through Ten Years	2.82%
After Ten Years	5.46%
Total	5.39%
Municipal securities	
Amortized cost	
Within One Year	$ 3,605
After One Year through Five Years	33,531
After Five Years through Ten Years	9,619
After Ten Years	248,682
Amortized Cost	295,437
Fair value	
Within One Year	3,543
After One Year through Five Years	31,354
After Five Years through Ten Years	8,793
After Ten Years	212,873
Total	$ 256,563
Weighted Average Yield	
Within One Year	2.43%
After One Year through Five Years	2.29%
After Five Years through Ten Years	3.22%
After Ten Years	2.23%
Total	2.27%
Non-agency mortgage-backed securities	
Amortized cost	
Within One Year	$ 75,391
After One Year through Five Years	20,848
After Five Years through Ten Years	0
After Ten Years	828,788
Amortized Cost	925,027
Fair value	
Within One Year	74,622
After One Year through Five Years	20,385
After Five Years through Ten Years	0
After Ten Years	700,248
Total	$ 795,255
Weighted Average Yield	
Within One Year	6.89%
After One Year through Five Years	4.00%
After Five Years through Ten Years	0.00%
After Ten Years	2.50%
Total	2.89%
Corporate debt securities	
Amortized cost	
Within One Year	$ 0
After One Year through Five Years	0
After Five Years through Ten Years	349,501
After Ten Years	304,000
Amortized Cost	653,501
Fair value	
Within One Year	0
After One Year through Five Years	0
After Five Years through Ten Years	297,135
After Ten Years	209,995
Total	$ 507,130
Weighted Average Yield	
Within One Year	0.00%
After One Year through Five Years	0.00%
After Five Years through Ten Years	3.50%
After Ten Years	1.97%
Total	2.79%
Foreign government bonds	
Amortized cost	
Within One Year	$ 18,834
After One Year through Five Years	126,689
After Five Years through Ten Years	50,000

After Ten Years	50,000
Amortized Cost	245,523
Fair value	
Within One Year	18,768
After One Year through Five Years	127,790
After Five Years through Ten Years	49,782
After Ten Years	37,384
Total	$ 233,724
Weighted Average Yield	
Within One Year	3.61%
After One Year through Five Years	2.22%
After Five Years through Ten Years	5.72%
After Ten Years	1.50%
Total	2.89%
Asset-backed securities	
Amortized cost	
Within One Year	$ 0
After One Year through Five Years	0
After Five Years through Ten Years	0
After Ten Years	39,061
Amortized Cost	39,061
Fair value	
Within One Year	0
After One Year through Five Years	0
After Five Years through Ten Years	0
After Ten Years	38,593
Total	$ 38,593
Weighted Average Yield	
Within One Year	0.00%
After One Year through Five Years	0.00%
After Five Years through Ten Years	0.00%
After Ten Years	6.06%
Total	6.06%
Collateralized loan obligations (“CLOs”)	
Amortized cost	
Within One Year	$ 0
After One Year through Five Years	0
After Five Years through Ten Years	44,500
After Ten Years	0
Amortized Cost	44,500
Fair value	
Within One Year	0
After One Year through Five Years	0
After Five Years through Ten Years	44,453
After Ten Years	0
Total	$ 44,453
Weighted Average Yield	
Within One Year	0.00%
After One Year through Five Years	0.00%
After Five Years through Ten Years	6.79%
After Ten Years	0.00%
Total	6.79%

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Securities - Scheduled Contractual Maturities of HTM Debt Securities (Details) $ in Thousands	**Jun. 30, 2024 USD ($)**
Amortized cost	
Within One Year	$ 0
After One Year through Five Years	537,071
After Five Years through Ten Years	462,340
After Ten Years	1,938,839
Total	2,938,250
Fair value	
Within One Year	0
After One Year through Five Years	492,046
After Five Years through Ten Years	391,013
After Ten Years	1,522,168
Total	$ 2,405,227
Weighted Average Yield	
Within One Year	0.00%
After One Year through Five Years	1.05%
After Five Years through Ten Years	1.83%
After Ten Years	1.79%
Total	1.66%
U.S. Treasury securities	
Amortized cost	
Within One Year	$ 0
After One Year through Five Years	532,294
After Five Years through Ten Years	0
After Ten Years	0
Total	532,294
Fair value	
Within One Year	0
After One Year through Five Years	487,707
After Five Years through Ten Years	0
After Ten Years	0
Total	$ 487,707
Weighted Average Yield	
Within One Year	0.00%
After One Year through Five Years	1.05%
After Five Years through Ten Years	0.00%
After Ten Years	0.00%
Total	1.05%
U.S. government agency and U.S. government-sponsored enterprise debt securities	
Amortized cost	

Within One Year	$ 0
After One Year through Five Years	0
After Five Years through Ten Years	367,841
After Ten Years	635,253
Total	1,003,094
Fair value	
Within One Year	0
After One Year through Five Years	0
After Five Years through Ten Years	311,312
After Ten Years	491,583
Total	$ 802,895
Weighted Average Yield	
Within One Year	0.00%
After One Year through Five Years	0.00%
After Five Years through Ten Years	1.89%
After Ten Years	1.90%
Total	1.90%
U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities	
Amortized cost	
Within One Year	$ 0
After One Year through Five Years	4,777
After Five Years through Ten Years	94,499
After Ten Years	1,115,265
Total	1,214,541
Fair value	
Within One Year	0
After One Year through Five Years	4,339
After Five Years through Ten Years	79,701
After Ten Years	888,215
Total	$ 972,255
Weighted Average Yield	
Within One Year	0.00%
After One Year through Five Years	1.41%
After Five Years through Ten Years	1.61%
After Ten Years	1.70%
Total	1.69%
Municipal securities	
Amortized cost	
Within One Year	$ 0
After One Year through Five Years	0
After Five Years through Ten Years	0
After Ten Years	188,321
Total	188,321
Fair value	
Within One Year	0
After One Year through Five Years	0
After Five Years through Ten Years	0
After Ten Years	142,370
Total	$ 142,370
Weighted Average Yield	
Within One Year	0.00%
After One Year through Five Years	0.00%
After Five Years through Ten Years	0.00%
After Ten Years	2.00%
Total	2.00%

~~XML 74 R58.htm IDEA: XBRL DOCUMENT~~

Securities - Schedule Of Restricted Equity Securities (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**
Investments, Debt and Equity Securities [Abstract]		
Federal Reserve Bank of San Francisco (“FRBSF”) stock	$ 63,248	$ 62,561
FHLB stock	101,916	17,250
Total restricted equity securities	$ 165,164	$ 79,811

~~XML 75 R59.htm IDEA: XBRL DOCUMENT~~

Derivatives - Narrative (Details)	**6 Months Ended Jun. 30, 2024 USD ($) Contract**	**12 Months Ended Dec. 31, 2023 USD ($) Contract**
Derivative [Line Items]		
Gross amounts recognized	$ 554,460,000	$ 610,920,000
Derivative liabilities - Fair value	613,145,000	613,314,000
Derivative instruments designated as hedging instruments		
Derivative [Line Items]		
Gross amounts recognized	11,484,000	53,815,000
Derivative liabilities - Fair value	54,557,000	13,124,000
Notional amount	5,250,000,000	5,331,480,000
Derivatives not designated as hedging instruments		
Derivative [Line Items]		
Gross amounts recognized	542,976,000	557,105,000
Derivative liabilities - Fair value	558,588,000	600,190,000
Notional amount	20,910,536,000	23,333,449,000
Interest rate contracts | Derivatives not designated as hedging instruments		
Derivative [Line Items]		
Gross amounts recognized	448,106,000	423,486,000
Derivative liabilities - Fair value	446,957,000	420,812,000
Notional amount	16,927,202,000	17,387,909,000
Interest rate contracts | Derivatives not designated as hedging instruments | LCH		
Derivative [Line Items]		
Gross amounts recognized	28,000,000	43,000,000
Derivative liabilities - Fair value	37,000,000	43,000,000
Interest rate contracts | Cash Flow Hedging | Derivative instruments designated as hedging instruments		
Derivative [Line Items]		
Gross amounts recognized	11,484,000	50,421,000
Derivative liabilities - Fair value	54,557,000	13,124,000
Notional amount	5,250,000,000	5,250,000,000
Net unrealized losses, net of tax, recorded in AOCI expected to be reclassified into earnings during next 12 months	43,000,000	

Foreign exchange contracts | Derivatives not designated as hedging instruments		
Derivative [Line Items]		
Gross amounts recognized	33,684,000	53,678,000
Derivative liabilities - Fair value	25,598,000	42,564,000
Notional amount	$ 3,865,583,000	$ 5,827,149,000
Foreign exchange contracts | Derivatives not designated as hedging instruments | Maximum		
Derivative [Line Items]		
Original maturity (in years)	1 year	1 year
Credit contracts | Derivatives not designated as hedging instruments		
Derivative [Line Items]		
Gross amounts recognized	$ 0	$ 1,000
Derivative liabilities - Fair value	14,000	25,000
Notional amount	$ 117,751,000	$ 118,391,000
Credit contracts | Derivatives not designated as hedging instruments | RPAs		
Derivative [Line Items]		
Weighted average remaining maturity of outstanding RPAs	2 years 3 months 18 days	2 years 9 months 18 days
Maximum exposure of RPAs with protection sold	$ 63,000	$ 177,000
Credit contracts | Derivatives not designated as hedging instruments | Long		
Derivative [Line Items]		
Notional amount	$ 25,000,000	$ 25,000,000
Number of instruments held | Contract	1	1
Credit-risk-related contingent features		
Derivative [Line Items]		
Aggregate fair value of derivative instruments in net liability position	$ 2,000,000	$ 9,000
Collateral posted	2,000,000	$ 0
Commercial Banking | Interest rate contracts | Cash Flow Hedging | Derivative instruments designated as hedging instruments		
Derivative [Line Items]		
Notional amount	$ 5,300,000,000	

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Derivatives - Schedule Of Notional And Gross Fair Values Of Derivatives (Details) MMBTU in Thousands, Boe in Thousands, $ in Thousands	**6 Months Ended**	**12 Months Ended**
	Jun. 30, 2024	**Dec. 31, 2023**
	USD ($) MMBTU Boe company shares	**USD ($) Boe MMBTU company shares**
Derivative Assets		
Derivative assets - Fair value	$ 554,460	$ 610,920
Less: Master Netting Arrangements	(106,525)	(75,534)
Less: Cash collateral received	(335,285)	(237,258)
Net derivative assets	112,650	298,128
Derivative Liabilities		
Gross amounts recognized	613,145	613,314
Less: Master Netting Arrangements	(106,525)	(75,534)
Amount used to offset against derivative liabilities	(2,665)	(636)
Net derivative liabilities	$ 503,955	$ 537,144
Performance-Based RSUs | Rayliant Global Advisors Limited		
Derivative Liabilities		
Derivative liability granted number of shares | shares	349,138	349,138
Crude oil		
Derivative Liabilities		
Derivative, nonmonetary notional amount, energy measure | Boe	18,230	18,631
Natural gas		
Derivative Liabilities		
Derivative, nonmonetary notional amount, energy measure | MMBTU	421,525	328,844
Derivative instruments designated as hedging instruments		
Derivative Instruments		
Notional amount	$ 5,250,000	$ 5,331,480
Derivative Assets		
Derivative assets - Fair value	11,484	53,815
Derivative Liabilities		
Gross amounts recognized	54,557	13,124
Derivatives not designated as hedging instruments		
Derivative Instruments		
Notional amount	20,910,536	23,333,449
Derivative Assets		
Derivative assets - Fair value	542,976	557,105
Derivative Liabilities		
Gross amounts recognized	558,588	600,190
Interest rate contracts | Derivatives not designated as hedging instruments		
Derivative Instruments		
Notional amount	16,927,202	17,387,909
Derivative Assets		
Derivative assets - Fair value	448,106	423,486
Derivative Liabilities		
Gross amounts recognized	446,957	420,812
Interest rate contracts | Cash Flow Hedging | Derivative instruments designated as hedging instruments		
Derivative Instruments		
Notional amount	5,250,000	5,250,000
Derivative Assets		
Derivative assets - Fair value	11,484	50,421
Derivative Liabilities		
Gross amounts recognized	54,557	13,124
Commodity contracts | Derivatives not designated as hedging instruments		
Derivative Instruments		
Notional amount	0	0
Derivative Assets		
Derivative assets - Fair value	60,946	79,604
Derivative Liabilities		
Gross amounts recognized	70,900	121,670
Foreign exchange contracts | Derivatives not designated as hedging instruments		
Derivative Instruments		
Notional amount	3,865,583	5,827,149
Derivative Assets		
Derivative assets - Fair value	33,684	53,678
Derivative Liabilities		

Gross amounts recognized	25,598	42,564
Foreign exchange contracts | Net Investment Hedging | Derivative instruments designated as hedging instruments		
Derivative Instruments		
Notional amount	0	81,480
Derivative Assets		
Derivative assets - Fair value	0	3,394
Derivative Liabilities		
Gross amounts recognized	0	0
Credit contracts | Derivatives not designated as hedging instruments		
Derivative Instruments		
Notional amount	117,751	118,391
Derivative Assets		
Derivative assets - Fair value	0	1
Derivative Liabilities		
Gross amounts recognized	14	25
Equity contracts | Derivatives not designated as hedging instruments		
Derivative Instruments		
Notional amount	0	0
Derivative Assets		
Derivative assets - Fair value	240	336
Derivative Liabilities		
Gross amounts recognized	$ 15,119	$ 15,119
Public Companies | Derivatives not designated as hedging instruments		
Derivative Liabilities		
Number of companies that issued the equity (issuers portion only) | company	1	1
Private Companies | Derivatives not designated as hedging instruments		
Derivative Liabilities		
Number of companies that issued the equity (issuers portion only) | company	10	11

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Derivatives - Schedule Of Pre-Tax Changes In AOCI From Cash Flows Hedges (Details) - Derivative instruments designated as hedging instruments - USD ($) $ in Thousands	**3 Months Ended**		**6 Months Ended**	
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**
Interest rate contracts | Cash Flow Hedging				
Derivative [Line Items]				
Gains (losses) recognized in AOCI:	$ 25,095	$ (96,457)	$ 115,471	$ (66,614)
Gains (losses) reclassified from AOCI into earnings:	(24,594)	(20,252)	(49,199)	(30,896)
Interest rate contracts | Cash Flow Hedging | Interest expense (for cash flow hedges on borrowings)				
Derivative [Line Items]				
Gains (losses) reclassified from AOCI into earnings:	0	0	0	696
Interest rate contracts | Cash Flow Hedging | Interest and dividend income (for cash flow hedges on loans)				
Derivative [Line Items]				
Gains (losses) reclassified from AOCI into earnings:	(24,594)	(20,252)	(49,199)	(33,206)
Interest rate contracts | Cash Flow Hedging | Noninterest income				
Derivative [Line Items]				
Gains (losses) reclassified from AOCI into earnings:	0	0	0	1,614
Foreign exchange contracts | Net Investment Hedging				
Derivative [Line Items]				
Gains recognized in AOCI	$ 0	$ 3,899	$ 586	$ 2,823

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Derivatives - Schedule of Derivatives Not Designated as Hedging Instruments (Details) MMBTU in Thousands, Boe in Thousands, $ in Thousands	**6 Months Ended**	**12 Months Ended**
	Jun. 30, 2024 USD ($) MMBTU Boe	**Dec. 31, 2023 USD ($) MMBTU Boe**
Derivative [Line Items]		
Derivative assets - Fair value	$ 554,460	$ 610,920
Derivative liabilities - Fair value	$ 613,145	$ 613,314
Crude oil		
Derivative [Line Items]		
Derivative, nonmonetary notional amount, energy measure | Boe	18,230	18,631
Natural gas		
Derivative [Line Items]		
Derivative, nonmonetary notional amount, energy measure | MMBTU	421,525	328,844
Customer-related positions:		
Derivative [Line Items]		
Notional amount	$ 10,275,709	$ 11,362,194
Derivative assets - Fair value	25,288	43,195
Derivative liabilities - Fair value	450,291	419,499
Other economic hedges:		
Derivative [Line Items]		
Notional amount	10,517,076	11,852,864
Derivative assets - Fair value	456,502	433,969
Derivative liabilities - Fair value	22,264	43,877
Interest rate contracts | Customer-related positions:		
Derivative [Line Items]		
Notional amount	8,454,618	8,681,085
Derivative assets - Fair value	9,825	26,089
Derivative liabilities - Fair value	436,305	394,625
Interest rate contracts | Other economic hedges:		
Derivative [Line Items]		
Notional amount	8,472,584	8,706,824
Derivative assets - Fair value	438,281	397,397
Derivative liabilities - Fair value	10,652	26,187
Interest rate contracts | Swaps | Customer-related positions:		
Derivative [Line Items]		
Notional amount	6,826,308	6,835,822
Derivative assets - Fair value	9,729	25,649

Derivative liabilities - Fair value	423,880	377,388
Interest rate contracts | Swaps | Other economic hedges:		
Derivative [Line Items]		
Notional amount	6,844,274	6,861,561
Derivative assets - Fair value	425,796	380,123
Derivative liabilities - Fair value	10,552	25,731
Interest rate contracts | Written options | Customer-related positions:		
Derivative [Line Items]		
Notional amount	1,369,229	1,522,531
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	9,929	12,756
Interest rate contracts | Collars and corridors | Customer-related positions:		
Derivative [Line Items]		
Notional amount	259,081	322,732
Derivative assets - Fair value	96	440
Derivative liabilities - Fair value	2,496	4,481
Interest rate contracts | Collars and corridors | Other economic hedges:		
Derivative [Line Items]		
Notional amount	259,081	322,732
Derivative assets - Fair value	2,504	4,491
Derivative liabilities - Fair value	100	456
Interest rate contracts | Purchased options | Other economic hedges:		
Derivative [Line Items]		
Notional amount	1,369,229	1,522,531
Derivative assets - Fair value	9,981	12,783
Derivative liabilities - Fair value	0	0
Foreign exchange contracts | Customer-related positions:		
Derivative [Line Items]		
Notional amount	1,821,091	2,681,109
Derivative assets - Fair value	15,463	17,106
Derivative liabilities - Fair value	13,986	24,874
Foreign exchange contracts | Other economic hedges:		
Derivative [Line Items]		
Notional amount	2,044,492	3,146,040
Derivative assets - Fair value	18,221	36,572
Derivative liabilities - Fair value	11,612	17,690
Foreign exchange contracts | Swaps | Customer-related positions:		
Derivative [Line Items]		
Notional amount	1,197,938	1,588,491
Derivative assets - Fair value	7,515	5,801
Derivative liabilities - Fair value	10,558	18,118
Foreign exchange contracts | Swaps | Other economic hedges:		
Derivative [Line Items]		
Notional amount	1,889,946	2,862,037
Derivative assets - Fair value	18,169	36,280
Derivative liabilities - Fair value	9,433	15,757
Foreign exchange contracts | Written options | Other economic hedges:		
Derivative [Line Items]		
Notional amount	88,000	136,000
Derivative assets - Fair value	0	0
Derivative liabilities - Fair value	2,051	1,839
Foreign exchange contracts | Forwards and spot | Customer-related positions:		
Derivative [Line Items]		
Notional amount	535,153	956,618
Derivative assets - Fair value	5,897	9,466
Derivative liabilities - Fair value	3,428	6,756
Foreign exchange contracts | Forwards and spot | Other economic hedges:		
Derivative [Line Items]		
Notional amount	66,546	148,003
Derivative assets - Fair value	52	292
Derivative liabilities - Fair value	128	94
Foreign exchange contracts | Purchased options | Customer-related positions:		
Derivative [Line Items]		
Notional amount	88,000	136,000
Derivative assets - Fair value	2,051	1,839
Derivative liabilities - Fair value	0	0
Commodity contracts | Customer-related positions:		
Derivative [Line Items]		
Derivative assets - Fair value	25,480	6,014
Derivative liabilities - Fair value	56,903	114,974
Commodity contracts | Customer-related positions: | Crude oil		
Derivative [Line Items]		
Derivative assets - Fair value	22,263	5,555
Derivative liabilities - Fair value	$ 900	$ 20,548
Derivative, nonmonetary notional amount, energy measure | Boe	9,087	9,243
Commodity contracts | Customer-related positions: | Natural gas		
Derivative [Line Items]		
Derivative assets - Fair value	$ 3,217	$ 459
Derivative liabilities - Fair value	$ 56,003	$ 94,426
Derivative, nonmonetary notional amount, energy measure | MMBTU	212,324	166,053
Commodity contracts | Other economic hedges:		
Derivative [Line Items]		
Derivative assets - Fair value	$ 35,466	$ 73,590
Derivative liabilities - Fair value	13,997	6,696
Commodity contracts | Other economic hedges: | Crude oil		
Derivative [Line Items]		
Derivative assets - Fair value	1,311	10,851
Derivative liabilities - Fair value	$ 12,854	$ 6,391
Derivative, nonmonetary notional amount, energy measure | Boe	9,143	9,388
Commodity contracts | Other economic hedges: | Natural gas		
Derivative [Line Items]		
Derivative assets - Fair value	$ 34,155	$ 62,739
Derivative liabilities - Fair value	$ 1,143	$ 305
Derivative, nonmonetary notional amount, energy measure | MMBTU	209,201	162,791
Commodity contracts | Swaps | Customer-related positions: | Crude oil		
Derivative [Line Items]		
Derivative assets - Fair value	$ 13,897	$ 3,735
Derivative liabilities - Fair value	$ 857	$ 15,445

Derivative, nonmonetary notional amount, energy measure | Boe	3,907	3,277
Commodity contracts | Swaps | Customer-related positions: | Natural gas		
Derivative [Line Items]		
Derivative assets - Fair value	$ 1,796	$ 438
Derivative liabilities - Fair value	$ 43,998	$ 73,793
Derivative, nonmonetary notional amount, energy measure | MMBTU	148,337	118,325
Commodity contracts | Swaps | Other economic hedges: | Crude oil		
Derivative [Line Items]		
Derivative assets - Fair value	$ 1,308	$ 9,166
Derivative liabilities - Fair value	$ 10,871	$ 4,924
Derivative, nonmonetary notional amount, energy measure | Boe	3,963	3,422
Commodity contracts | Swaps | Other economic hedges: | Natural gas		
Derivative [Line Items]		
Derivative assets - Fair value	$ 28,395	$ 49,941
Derivative liabilities - Fair value	$ 391	$ 305
Derivative, nonmonetary notional amount, energy measure | MMBTU	145,824	116,463
Commodity contracts | Written options | Customer-related positions: | Natural gas		
Derivative [Line Items]		
Derivative assets - Fair value	$ 124	$ 0
Derivative liabilities - Fair value	$ 0	$ 233
Derivative, nonmonetary notional amount, energy measure | MMBTU	1,710	1,874
Commodity contracts | Purchased options | Other economic hedges: | Natural gas		
Derivative [Line Items]		
Derivative assets - Fair value	$ 0	$ 233
Derivative liabilities - Fair value	$ 104	$ 0
Derivative, nonmonetary notional amount, energy measure | MMBTU	1,710	1,874
Commodity contracts | Collars | Customer-related positions: | Crude oil		
Derivative [Line Items]		
Derivative assets - Fair value	$ 8,366	$ 1,820
Derivative liabilities - Fair value	$ 43	$ 5,103
Derivative, nonmonetary notional amount, energy measure | Boe	5,180	5,966
Commodity contracts | Collars | Customer-related positions: | Natural gas		
Derivative [Line Items]		
Derivative assets - Fair value	$ 1,297	$ 21
Derivative liabilities - Fair value	$ 12,005	$ 20,400
Derivative, nonmonetary notional amount, energy measure | MMBTU	62,277	45,854
Commodity contracts | Collars | Other economic hedges: | Crude oil		
Derivative [Line Items]		
Derivative assets - Fair value	$ 3	$ 1,685
Derivative liabilities - Fair value	$ 1,983	$ 1,467
Derivative, nonmonetary notional amount, energy measure | Boe	5,180	5,966
Commodity contracts | Collars | Other economic hedges: | Natural gas		
Derivative [Line Items]		
Derivative assets - Fair value	$ 5,760	$ 12,565
Derivative liabilities - Fair value	$ 648	$ 0
Derivative, nonmonetary notional amount, energy measure | MMBTU	61,667	44,454

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Derivatives - Schedule Of The Net (Losses) Gains Recognized On The Company's Consolidated Statement of Income Related To Derivatives Not Designated as Hedging Instruments (Details) - Derivatives not designated as hedging instruments - USD ($) $ in Thousands	**3 Months Ended**		**6 Months Ended**	
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**
Derivative Instruments, Gain (Loss) [Line Items]				
Net gains	$ 15,793	$ 21,278	$ 29,180	$ 29,192
Interest rate contracts | Customer derivative income				
Derivative Instruments, Gain (Loss) [Line Items]				
Net gains	1,099	1,222	1,583	(1,261)
Foreign exchange contracts | Foreign exchange income				
Derivative Instruments, Gain (Loss) [Line Items]				
Net gains	14,349	19,898	27,129	30,340
Credit contracts | Customer derivative income				
Derivative Instruments, Gain (Loss) [Line Items]				
Net gains	2	12	(3)	7
Equity contracts | Lending fees				
Derivative Instruments, Gain (Loss) [Line Items]				
Net gains	(90)	(14)	(96)	(60)
Commodity contracts | Customer derivative income				
Derivative Instruments, Gain (Loss) [Line Items]				
Net gains	$ 433	$ 160	$ 567	$ 166

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Derivatives - Schedule Of Gross Derivative Fair Values, The Balance Sheet Netting Adjustments And The Resulting Net Fair Values Recorded, Cash and Non-Cash Collateral Associated With Master Netting Arrangements (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**
Derivative assets		
Derivative assets - Fair value	$ 554,460	$ 610,920
Less: Master netting agreements	(106,525)	(75,534)
Less: Cash collateral received	(335,285)	(237,258)
Net derivative assets	112,650	298,128
Less: Security Collateral Received	(78,411)	(246,259)
Derivative Asset, Including Not Subject to Master Netting Arrangement, after Offset and Deduction, Total	34,239	51,869

Contracts not subject to master netting arrangements, gross amounts recognized	3,000	3,000
Derivative, cash collateral received, including amount offset by fair value assets, and excess cash amount	(356,000)	244,000
Derivative liabilities		
Gross amounts recognized	613,145	613,314
Less: Master netting agreements	(106,525)	(75,534)
Less: Cash collateral received	(2,665)	(636)
Net derivative liabilities	503,955	537,144
Less: Security Collateral Pledged	0	0
Derivative Liability, Including Not Subject to Master Netting Arrangement, after Offset and Deduction, Total	503,955	537,144
Contracts not subject to master netting arrangements, gross amounts recognized	17,000	16,000
Derivative, cash collateral posted against derivative liabilities, including amount offset the derivative fair value liabilities, and excess cash amount	$ 3,000	$ 1,000
Derivative Asset, Statement of Financial Position [Extensible Enumeration]	Other assets	Other assets
Derivative Liability, Statement of Financial Position [Extensible Enumeration]	Accrued expenses and other liabilities	Accrued expenses and other liabilities

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Loans Receivable and Allowance for Credit Losses - Schedule Of Composition Of Loans Held-For-Investment (Details) - USD ($) $ in Thousands	Jun. 30, 2024	Mar. 31, 2024	Dec. 31, 2023	Jun. 30, 2023	Mar. 31, 2023	Jan. 01, 2023	Dec. 31, 2022
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	$ 52,767,909		$ 52,210,782				
Allowance for loan losses	(683,794)	$ (670,280)	(668,743)	$ (635,400)	$ (619,893)	$ (601,673)	$ (595,645)
Loans held-for-investment, net	52,084,115		51,542,039				
Net deferred loan fees and net unamortized premiums	(53,000)		(71,000)				
Commercial lending							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	37,202,607		37,045,191				
Commercial lending | C&I							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	16,875,009		16,581,079				
Allowance for loan losses	(379,984)	(373,631)	(392,685)	(375,333)	(376,325)	(377,383)	(371,700)
Commercial lending | CRE							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	14,562,595		14,777,081				
Allowance for loan losses	(194,794)	(187,460)	(170,592)	(168,505)	(155,067)	(150,201)	(149,864)
Commercial lending | Construction and land							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	664,793		663,868				
Allowance for loan losses	(14,322)	(10,819)	(10,469)	(11,325)	(9,322)	(9,109)	(9,109)
Commercial lending | Total CRE							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	20,327,598		20,464,112				
Commercial lending | Multifamily residential							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	5,100,210		5,023,163				
Allowance for loan losses	(40,254)	(37,418)	(34,375)	(22,938)	(24,526)	(23,379)	(23,373)
Consumer lending							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	15,565,302		15,165,591				
Consumer lending | HELOCs							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	1,761,379		1,722,204				
Allowance for loan losses	(3,340)	(3,563)	(3,947)	(4,526)	(4,971)	(4,476)	(4,475)
Consumer lending | Total residential mortgage							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	15,509,148		15,105,264				
Consumer lending | Other consumer							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	56,154		60,327				
Allowance for loan losses	(1,577)	(1,467)	(1,657)	(1,260)	(1,675)	(1,560)	(1,560)
Consumer lending | Single-family residential							
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES							
Loans held-for-investment	13,747,769		13,383,060				
Allowance for loan losses	$ (49,523)	$ (55,922)	$ (55,018)	$ (51,513)	$ (48,007)	$ (35,565)	$ (35,564)

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Loans Receivable and Allowance for Credit Losses - Composition of Loans Held-for-Investment- Narrative (Details) - USD ($) $ in Thousands	Jun. 30, 2024	Dec. 31, 2023
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES		
Accrued interest receivable	$ 266,000	$ 267,000
Total	52,767,909	52,210,782
Asset Pledged as Collateral		
LOANS RECEIVABLE AND ALLOWANCE FOR LOAN LOSSES		
Total	$ 37,000,000	$ 37,200,000

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Loans Receivable and Allowance for Credit Losses - Schedule Of Loans Held-For-Investment By Loan Portfolio Segments, Internal Risk Ratings, Gross Write-Offs And Vintage Year (Details) - USD ($) $ in Thousands	3 Months Ended		6 Months Ended		12 Months Ended
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2023
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Year 1	$ 3,147,050		$ 3,147,050		$ 9,030,294
Year 2	8,433,178		8,433,178		10,960,065
Year 3	10,312,217		10,312,217		6,936,329
Year 4	6,329,875		6,329,875		4,082,547
Year 5	3,868,962		3,868,962		3,402,102
Prior	8,229,750		8,229,750		5,723,462

Revolving Loans	12,226,783		12,226,783		11,860,890
Revolving Loans Converted to Term Loans	220,094		220,094		215,093
Total	52,767,909		52,767,909		52,210,782
Gross write-offs Total	1,000	$ 308	1,000	$ 1,000	
Pass					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Year 1	3,128,710		3,128,710		8,877,690
Year 2	8,305,584		8,305,584		10,839,026
Year 3	10,082,566		10,082,566		6,723,921
Year 4	6,159,375		6,159,375		4,010,720
Year 5	3,791,393		3,791,393		3,326,731
Prior	7,921,484		7,921,484		5,504,224
Revolving Loans	12,097,705		12,097,705		11,739,785
Revolving Loans Converted to Term Loans	200,849		200,849		210,475
Total	51,687,666		51,687,666		51,232,572
Pass | Federal Housing Administration Loan					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Total Nonaccrual Loans	1,000		1,000		1,000
Criticized (accrual)					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Year 1	11,884		11,884		145,219
Year 2	98,737		98,737		111,430
Year 3	188,287		188,287		207,962
Year 4	145,999		145,999		64,855
Year 5	71,586		71,586		67,738
Prior	255,693		255,693		158,049
Revolving Loans	127,930		127,930		119,744
Revolving Loans Converted to Term Loans	15,278		15,278		1,089
Total	915,394		915,394		876,086
Criticized (nonaccrual)					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Year 1	6,456		6,456		7,385
Year 2	28,857		28,857		9,609
Year 3	41,364		41,364		4,446
Year 4	24,501		24,501		6,972
Year 5	5,983		5,983		7,633
Prior	52,573		52,573		61,189
Revolving Loans	1,148		1,148		1,361
Revolving Loans Converted to Term Loans	3,967		3,967		3,529
Total	164,849		164,849		102,124
Gross write-offs					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Gross write-offs year 1			0		350
Gross write-offs year 2			337		10,454
Gross write-offs year 3			13,897		424
Gross write-offs year 4			14,342		3,758
Gross write-offs year 5			1,212		9,748
Gross write-offs Prior			3,804		4,021
Gross write-offs Revolving Loans			41		1,593
Gross write-offs Revolving Loans Converted to Term Loans			0		6
Gross write-offs Total			33,633		30,354
Consumer Loan					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Converted to term loan	18,000	10,000	28,000	14,000	
Commercial lending					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Year 1	1,973,476		1,973,476		5,827,011
Year 2	5,449,327		5,449,327		7,589,913
Year 3	7,063,376		7,063,376		4,647,905
Year 4	4,145,296		4,145,296		2,481,175
Year 5	2,356,491		2,356,491		2,414,789
Prior	5,513,403		5,513,403		3,719,778
Revolving Loans	10,611,769		10,611,769		10,280,425
Revolving Loans Converted to Term Loans	89,469		89,469		84,195
Total	37,202,607		37,202,607		37,045,191
Converted to term loan	1,000	$ 1,000	8,000	$ 14,000	
Commercial lending | Gross write-offs					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Gross write-offs year 1			0		350
Gross write-offs year 2			337		10,454
Gross write-offs year 3			13,897		424
Gross write-offs year 4			14,342		3,758
Gross write-offs year 5			1,212		9,748
Gross write-offs Prior			3,795		3,980
Gross write-offs Revolving Loans			19		1,593
Gross write-offs Revolving Loans Converted to Term Loans			0		0
Gross write-offs Total			33,602		30,307
Commercial lending | C&I					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Year 1	1,058,067		1,058,067		2,421,686
Year 2	2,058,395		2,058,395		1,704,375
Year 3	1,387,063		1,387,063		1,417,641
Year 4	1,137,494		1,137,494		351,865
Year 5	291,683		291,683		289,072
Prior	424,384		424,384		204,394
Revolving Loans	10,494,375		10,494,375		10,171,903
Revolving Loans Converted to Term Loans	23,548		23,548		20,143
Total	16,875,009		16,875,009		16,581,079
Commercial lending | C&I | Pass					
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]					
Year 1	1,053,645		1,053,645		2,314,463
Year 2	2,013,510		2,013,510		1,628,560
Year 3	1,248,640		1,248,640		1,296,936
Year 4	1,047,295		1,047,295		331,982
Year 5	286,440		286,440		245,173
Prior	352,329		352,329		164,159
Revolving Loans	10,369,005		10,369,005		10,053,757
Revolving Loans Converted to Term Loans	23,548		23,548		20,143

Total	16,394,412	16,394,412	16,055,173
Commercial lending | C&I | Criticized (accrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	511	511	105,119
Year 2	30,279	30,279	67,899
Year 3	115,671	115,671	120,574
Year 4	80,715	80,715	15,064
Year 5	1,908	1,908	40,920
Prior	60,126	60,126	22,098
Revolving Loans	124,427	124,427	117,196
Revolving Loans Converted to Term Loans	0	0	0
Total	413,637	413,637	488,870
Commercial lending | C&I | Criticized (nonaccrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	3,911	3,911	2,104
Year 2	14,606	14,606	7,916
Year 3	22,752	22,752	131
Year 4	9,484	9,484	4,819
Year 5	3,335	3,335	2,979
Prior	11,929	11,929	18,137
Revolving Loans	943	943	950
Revolving Loans Converted to Term Loans	0	0	0
Total	66,960	66,960	37,036
Commercial lending | C&I | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1		0	350
Gross write-offs year 2		337	10,454
Gross write-offs year 3		11,753	424
Gross write-offs year 4		14,342	3,758
Gross write-offs year 5		1,212	9,748
Gross write-offs Prior		1,528	2,648
Gross write-offs Revolving Loans		19	1,593
Gross write-offs Revolving Loans Converted to Term Loans		0	0
Gross write-offs Total		29,191	28,975
Commercial lending | CRE			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	737,902	737,902	2,529,770
Year 2	2,405,458	2,405,458	4,120,870
Year 3	3,941,555	3,941,555	2,246,593
Year 4	2,095,729	2,095,729	1,476,974
Year 5	1,439,861	1,439,861	1,625,725
Prior	3,777,306	3,777,306	2,621,527
Revolving Loans	100,131	100,131	92,851
Revolving Loans Converted to Term Loans	64,653	64,653	62,771
Total	14,562,595	14,562,595	14,777,081
Commercial lending | CRE | Pass			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	726,897	726,897	2,492,915
Year 2	2,337,637	2,337,637	4,086,385
Year 3	3,885,787	3,885,787	2,216,257
Year 4	2,053,076	2,053,076	1,428,724
Year 5	1,371,437	1,371,437	1,600,844
Prior	3,573,736	3,573,736	2,494,382
Revolving Loans	100,131	100,131	92,851
Revolving Loans Converted to Term Loans	49,863	49,863	62,771
Total	14,098,564	14,098,564	14,475,129
Commercial lending | CRE | Criticized (accrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	11,005	11,005	36,855
Year 2	66,071	66,071	34,485
Year 3	55,768	55,768	30,336
Year 4	31,633	31,633	48,250
Year 5	67,955	67,955	24,437
Prior	185,529	185,529	104,340
Revolving Loans	0	0	0
Revolving Loans Converted to Term Loans	14,790	14,790	0
Total	432,751	432,751	278,703
Commercial lending | CRE | Criticized (nonaccrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	0	0	0
Year 2	1,750	1,750	0
Year 3	0	0	0
Year 4	11,020	11,020	0
Year 5	469	469	444
Prior	18,041	18,041	22,805
Revolving Loans	0	0	0
Revolving Loans Converted to Term Loans	0	0	0
Total	31,280	31,280	23,249
Commercial lending | CRE | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1		0	0
Gross write-offs year 2		0	0
Gross write-offs year 3		0	0
Gross write-offs year 4		0	0
Gross write-offs year 5		0	0
Gross write-offs Prior		2,261	1,329
Gross write-offs Revolving Loans		0	0
Gross write-offs Revolving Loans Converted to Term Loans		0	0
Gross write-offs Total		2,261	1,329
Commercial lending | Construction and land			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	15,157	15,157	209,775
Year 2	314,253	314,253	280,151
Year 3	240,876	240,876	120,724
Year 4	88,236	88,236	39,928
Year 5	0	0	808
Prior	6,271	6,271	5,501
Revolving Loans	0	0	6,981

Revolving Loans Converted to Term Loans	0	0	0
Total	664,793	664,793	663,868
Commercial lending | Construction and land | Pass			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	15,157	15,157	209,775
Year 2	314,253	314,253	280,151
Year 3	228,865	228,865	120,724
Year 4	88,236	88,236	39,928
Year 5	0	0	808
Prior	6,271	6,271	5,501
Revolving Loans	0	0	6,981
Revolving Loans Converted to Term Loans	0	0	0
Total	652,782	652,782	663,868
Commercial lending | Construction and land | Criticized (accrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	0	0	
Year 2	0	0	
Year 3	695	695	
Year 4	0	0	
Year 5	0	0	
Prior	0	0	
Revolving Loans	0	0	
Revolving Loans Converted to Term Loans	0	0	
Total	695	695	
Commercial lending | Construction and land | Criticized (nonaccrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	0	0	
Year 2	0	0	
Year 3	11,316	11,316	
Year 4	0	0	
Year 5	0	0	
Prior	0	0	
Revolving Loans	0	0	
Revolving Loans Converted to Term Loans	0	0	
Total	11,316	11,316	
Commercial lending | Construction and land | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1		0	
Gross write-offs year 2		0	
Gross write-offs year 3		2,144	
Gross write-offs year 4		0	
Gross write-offs year 5		0	
Gross write-offs Prior		0	
Gross write-offs Revolving Loans		0	
Gross write-offs Revolving Loans Converted to Term Loans		0	
Gross write-offs Total		2,144	
Commercial lending | Total CRE			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	915,409	915,409	3,405,325
Year 2	3,390,932	3,390,932	5,885,538
Year 3	5,676,313	5,676,313	3,230,264
Year 4	3,007,802	3,007,802	2,129,310
Year 5	2,064,808	2,064,808	2,125,717
Prior	5,089,019	5,089,019	3,515,384
Revolving Loans	117,394	117,394	108,522
Revolving Loans Converted to Term Loans	65,921	65,921	64,052
Total	20,327,598	20,327,598	20,464,112
Commercial lending | Total CRE | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1		0	0
Gross write-offs year 2		0	0
Gross write-offs year 3		2,144	0
Gross write-offs year 4		0	0
Gross write-offs year 5		0	0
Gross write-offs Prior		2,267	1,332
Gross write-offs Revolving Loans		0	0
Gross write-offs Revolving Loans Converted to Term Loans		0	0
Gross write-offs Total		4,411	1,332
Commercial lending | Multifamily residential			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	162,350	162,350	665,780
Year 2	671,221	671,221	1,484,517
Year 3	1,493,882	1,493,882	862,947
Year 4	823,837	823,837	612,408
Year 5	624,947	624,947	499,184
Prior	1,305,442	1,305,442	888,356
Revolving Loans	17,263	17,263	8,690
Revolving Loans Converted to Term Loans	1,268	1,268	1,281
Total	5,100,210	5,100,210	5,023,163
Commercial lending | Multifamily residential | Pass			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	162,350	162,350	665,780
Year 2	671,221	671,221	1,481,161
Year 3	1,480,502	1,480,502	808,333
Year 4	792,114	792,114	612,408
Year 5	624,947	624,947	498,491
Prior	1,297,867	1,297,867	857,713
Revolving Loans	17,263	17,263	8,690
Revolving Loans Converted to Term Loans	1,268	1,268	1,281
Total	5,047,532	5,047,532	4,933,857
Commercial lending | Multifamily residential | Criticized (accrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	0	0	0
Year 2	0	0	3,356
Year 3	13,380	13,380	54,614
Year 4	31,723	31,723	0
Year 5	0	0	693
Prior	2,968	2,968	25,974

Revolving Loans	0	0	0
Revolving Loans Converted to Term Loans	0	0	0
Total	48,071	48,071	84,637
Commercial lending | Multifamily residential | Criticized (nonaccrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	0	0	0
Year 2	0	0	0
Year 3	0	0	0
Year 4	0	0	0
Year 5	0	0	0
Prior	4,607	4,607	4,669
Revolving Loans	0	0	0
Revolving Loans Converted to Term Loans	0	0	0
Total	4,607	4,607	4,669
Commercial lending | Multifamily residential | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1		0	0
Gross write-offs year 2		0	0
Gross write-offs year 3		0	0
Gross write-offs year 4		0	0
Gross write-offs year 5		0	0
Gross write-offs Prior		6	3
Gross write-offs Revolving Loans		0	0
Gross write-offs Revolving Loans Converted to Term Loans		0	0
Gross write-offs Total		6	3
Consumer lending			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	1,173,574	1,173,574	3,203,283
Year 2	2,983,851	2,983,851	3,370,152
Year 3	3,248,841	3,248,841	2,288,424
Year 4	2,184,579	2,184,579	1,601,372
Year 5	1,512,471	1,512,471	987,313
Prior	2,716,347	2,716,347	2,003,684
Revolving Loans	1,615,014	1,615,014	1,580,465
Revolving Loans Converted to Term Loans	130,625	130,625	130,898
Total	15,565,302	15,565,302	15,165,591
Consumer lending | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1		0	0
Gross write-offs year 2		0	0
Gross write-offs year 3		0	0
Gross write-offs year 4		0	0
Gross write-offs year 5		0	0
Gross write-offs Prior		9	41
Gross write-offs Revolving Loans		22	0
Gross write-offs Revolving Loans Converted to Term Loans		0	6
Gross write-offs Total		31	47
Consumer lending | HELOCs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	4,899	4,899	5,021
Year 2	6,226	6,226	5,957
Year 3	7,879	7,879	4,019
Year 4	3,845	3,845	3,326
Year 5	4,450	4,450	1,498
Prior	13,759	13,759	17,584
Revolving Loans	1,589,696	1,589,696	1,553,901
Revolving Loans Converted to Term Loans	130,625	130,625	130,898
Total	1,761,379	1,761,379	1,722,204
Consumer lending | HELOCs | Pass			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	4,382	4,382	3,641
Year 2	3,797	3,797	3,882
Year 3	4,712	4,712	1,734
Year 4	2,576	2,576	3,153
Year 5	3,847	3,847	729
Prior	8,253	8,253	9,251
Revolving Loans	1,589,193	1,589,193	1,551,074
Revolving Loans Converted to Term Loans	126,170	126,170	126,280
Total	1,742,930	1,742,930	1,699,744
Consumer lending | HELOCs | Criticized (accrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	0	0	565
Year 2	1,221	1,221	1,219
Year 3	1,072	1,072	1,872
Year 4	339	339	101
Year 5	603	603	185
Prior	993	993	1,470
Revolving Loans	503	503	2,548
Revolving Loans Converted to Term Loans	488	488	1,089
Total	5,219	5,219	9,049
Consumer lending | HELOCs | Criticized (nonaccrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	517	517	815
Year 2	1,208	1,208	856
Year 3	2,095	2,095	413
Year 4	930	930	72
Year 5	0	0	584
Prior	4,513	4,513	6,863
Revolving Loans	0	0	279
Revolving Loans Converted to Term Loans	3,967	3,967	3,529
Total	13,230	13,230	13,411
Consumer lending | HELOCs | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1			0
Gross write-offs year 2			0
Gross write-offs year 3			0
Gross write-offs year 4			0
Gross write-offs year 5			0
Gross write-offs Prior			41

Gross write-offs Revolving Loans			0
Gross write-offs Revolving Loans Converted to Term Loans			6
Gross write-offs Total			47
Consumer lending | Total residential mortgage			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	1,169,673	1,169,673	3,200,997
Year 2	2,983,814	2,983,814	3,352,054
Year 3	3,228,934	3,228,934	2,288,289
Year 4	2,184,446	2,184,446	1,601,372
Year 5	1,512,471	1,512,471	987,313
Prior	2,709,489	2,709,489	1,990,440
Revolving Loans	1,589,696	1,589,696	1,553,901
Revolving Loans Converted to Term Loans	130,625	130,625	130,898
Total	15,509,148	15,509,148	15,105,264
Consumer lending | Total residential mortgage | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1		0	0
Gross write-offs year 2		0	0
Gross write-offs year 3		0	0
Gross write-offs year 4		0	0
Gross write-offs year 5		0	0
Gross write-offs Prior		9	41
Gross write-offs Revolving Loans		0	0
Gross write-offs Revolving Loans Converted to Term Loans		0	6
Gross write-offs Total		9	47
Consumer lending | Other consumer			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	3,901	3,901	2,286
Year 2	37	37	18,098
Year 3	19,907	19,907	135
Year 4	133	133	0
Year 5	0	0	0
Prior	6,858	6,858	13,244
Revolving Loans	25,318	25,318	26,564
Revolving Loans Converted to Term Loans	0	0	0
Total	56,154	56,154	60,327
Consumer lending | Other consumer | Pass			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	3,886	3,886	2,286
Year 2	37	37	18,098
Year 3	19,907	19,907	135
Year 4	133	133	0
Year 5	0	0	0
Prior	6,858	6,858	13,244
Revolving Loans	22,113	22,113	26,432
Revolving Loans Converted to Term Loans	0	0	0
Total	52,934	52,934	60,195
Consumer lending | Other consumer | Criticized (accrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	15	15	
Year 2	0	0	
Year 3	0	0	
Year 4	0	0	
Year 5	0	0	
Prior	0	0	
Revolving Loans	3,000	3,000	
Revolving Loans Converted to Term Loans	0	0	
Total	3,015	3,015	
Consumer lending | Other consumer | Criticized (nonaccrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	0	0	0
Year 2	0	0	0
Year 3	0	0	0
Year 4	0	0	0
Year 5	0	0	0
Prior	0	0	0
Revolving Loans	205	205	132
Revolving Loans Converted to Term Loans	0	0	0
Total	205	205	132
Consumer lending | Other consumer | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1		0	
Gross write-offs year 2		0	
Gross write-offs year 3		0	
Gross write-offs year 4		0	
Gross write-offs year 5		0	
Gross write-offs Prior		0	
Gross write-offs Revolving Loans		22	
Gross write-offs Revolving Loans Converted to Term Loans		0	
Gross write-offs Total		22	
Consumer lending | Single-family residential			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	1,164,774	1,164,774	3,195,976
Year 2	2,977,588	2,977,588	3,346,097
Year 3	3,221,055	3,221,055	2,284,270
Year 4	2,180,601	2,180,601	1,598,046
Year 5	1,508,021	1,508,021	985,815
Prior	2,695,730	2,695,730	1,972,856
Revolving Loans	0	0	0
Revolving Loans Converted to Term Loans	0	0	0
Total	13,747,769	13,747,769	13,383,060
Consumer lending | Single-family residential | Pass			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	1,162,393	1,162,393	3,188,830
Year 2	2,965,129	2,965,129	3,340,789
Year 3	3,214,153	3,214,153	2,279,802
Year 4	2,175,945	2,175,945	1,594,525
Year 5	1,504,722	1,504,722	980,686

Prior	2,676,170	2,676,170	1,959,974
Revolving Loans	0	0	0
Revolving Loans Converted to Term Loans	0	0	0
Total	13,698,512	13,698,512	13,344,606
Consumer lending | Single-family residential | Criticized (accrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	353	353	2,680
Year 2	1,166	1,166	4,471
Year 3	1,701	1,701	566
Year 4	1,589	1,589	1,440
Year 5	1,120	1,120	1,503
Prior	6,077	6,077	4,167
Revolving Loans	0	0	0
Revolving Loans Converted to Term Loans	0	0	0
Total	12,006	12,006	14,827
Consumer lending | Single-family residential | Criticized (nonaccrual)			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Year 1	2,028	2,028	4,466
Year 2	11,293	11,293	837
Year 3	5,201	5,201	3,902
Year 4	3,067	3,067	2,081
Year 5	2,179	2,179	3,626
Prior	13,483	13,483	8,715
Revolving Loans	0	0	0
Revolving Loans Converted to Term Loans	0	0	0
Total	$ 37,251	37,251	$ 23,627
Consumer lending | Single-family residential | Gross write-offs			
Financing Receivable, Vintage Year/Credit Quality Indicator [Line Items]			
Gross write-offs year 1		0	
Gross write-offs year 2		0	
Gross write-offs year 3		0	
Gross write-offs year 4		0	
Gross write-offs year 5		0	
Gross write-offs Prior		9	
Gross write-offs Revolving Loans		0	
Gross write-offs Revolving Loans Converted to Term Loans		0	
Gross write-offs Total		$ 9	

Loans Receivable and Allowance for Credit Losses - Schedule Of Aging Analysis Of Loans (Details) - USD ($) $ in Thousands	Jun. 30, 2024	Dec. 31, 2023
Current, Past Due or Nonaccrual Loans		
Total	$ 52,767,909	$ 52,210,782
Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	52,505,421	51,984,909
Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	96,606	122,999
Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	68,756	88,791
Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	27,850	34,208
Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	165,882	102,874
Commercial lending		
Current, Past Due or Nonaccrual Loans		
Total	37,202,607	37,045,191
Commercial lending | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	37,052,670	36,927,223
Commercial lending | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	35,774	53,014
Commercial lending | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	25,369	44,117
Commercial lending | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	10,405	8,897
Commercial lending | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	114,163	64,954
Commercial lending | C&I		
Current, Past Due or Nonaccrual Loans		
Total	16,875,009	16,581,079
Commercial lending | C&I | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	16,785,688	16,508,394
Commercial lending | C&I | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	22,361	35,649
Commercial lending | C&I | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	12,851	28,550
Commercial lending | C&I | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	9,510	7,099
Commercial lending | C&I | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	66,960	37,036
Commercial lending | CRE		

Current, Past Due or Nonaccrual Loans		
Total	14,562,595	14,777,081
Commercial lending | CRE | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	14,518,793	14,750,315
Commercial lending | CRE | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	12,522	3,517
Commercial lending | CRE | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	11,627	1,719
Commercial lending | CRE | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	895	1,798
Commercial lending | CRE | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	31,280	23,249
Commercial lending | Construction and land		
Current, Past Due or Nonaccrual Loans		
Total	664,793	663,868
Commercial lending | Construction and land | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	653,477	650,617
Commercial lending | Construction and land | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	0	13,251
Commercial lending | Construction and land | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	0	13,251
Commercial lending | Construction and land | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	0	0
Commercial lending | Construction and land | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	11,316	0
Commercial lending | Total CRE		
Current, Past Due or Nonaccrual Loans		
Total	20,327,598	20,464,112
Commercial lending | Total CRE | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	20,266,982	20,418,829
Commercial lending | Total CRE | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	13,413	17,365
Commercial lending | Total CRE | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	12,518	15,567
Commercial lending | Total CRE | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	895	1,798
Commercial lending | Total CRE | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	47,203	27,918
Commercial lending | Multifamily residential		
Current, Past Due or Nonaccrual Loans		
Total	5,100,210	5,023,163
Commercial lending | Multifamily residential | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	5,094,712	5,017,897
Commercial lending | Multifamily residential | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	891	597
Commercial lending | Multifamily residential | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	891	597
Commercial lending | Multifamily residential | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	0	0
Commercial lending | Multifamily residential | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	4,607	4,669
Consumer lending		
Current, Past Due or Nonaccrual Loans		
Total	15,565,302	15,165,591
Consumer lending | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	15,452,751	15,057,686
Consumer lending | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	60,832	69,985
Consumer lending | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	43,387	44,674
Consumer lending | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	17,445	25,311
Consumer lending | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	51,719	37,920
Consumer lending | HELOCs		
Current, Past Due or Nonaccrual Loans		
Total	1,761,379	1,722,204
Consumer lending | HELOCs | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	1,729,694	1,687,301
Consumer lending | HELOCs | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		

Total	18,455	21,492
Consumer lending | HELOCs | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	13,236	12,266
Consumer lending | HELOCs | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	5,219	9,226
Consumer lending | HELOCs | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	13,230	13,411
Consumer lending | Total residential mortgage		
Current, Past Due or Nonaccrual Loans		
Total	15,509,148	15,105,264
Consumer lending | Total residential mortgage | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	15,397,045	15,000,756
Consumer lending | Total residential mortgage | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	60,589	66,720
Consumer lending | Total residential mortgage | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	43,229	41,551
Consumer lending | Total residential mortgage | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	17,360	25,169
Consumer lending | Total residential mortgage | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	51,514	37,788
Consumer lending | Other consumer		
Current, Past Due or Nonaccrual Loans		
Total	56,154	60,327
Consumer lending | Other consumer | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	55,706	56,930
Consumer lending | Other consumer | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	243	3,265
Consumer lending | Other consumer | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	158	3,123
Consumer lending | Other consumer | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	85	142
Consumer lending | Other consumer | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	205	132
Consumer lending | Single-family residential		
Current, Past Due or Nonaccrual Loans		
Total	13,747,769	13,383,060
Consumer lending | Single-family residential | Current Accruing Loans		
Current, Past Due or Nonaccrual Loans		
Total	13,667,351	13,313,455
Consumer lending | Single-family residential | Total Accruing Past Due Loans		
Current, Past Due or Nonaccrual Loans		
Total	42,134	45,228
Consumer lending | Single-family residential | Accruing Loans 30-59 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	29,993	29,285
Consumer lending | Single-family residential | Accruing Loans 60-89 Days Past Due		
Current, Past Due or Nonaccrual Loans		
Total	12,141	15,943
Consumer lending | Single-family residential | Nonperforming Financial Instruments		
Current, Past Due or Nonaccrual Loans		
Total	$ 38,284	$ 24,377

~~*XML 85 R69.htm IDEA: XBRL DOCUMENT*~~

Loans Receivable and Allowance for Credit Losses - Schedule Of Amortized Cost Of Loans On Nonaccrual Status With No Related Allowance For Loan Losses (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**
Financing Receivable, Nonaccrual [Line Items]		
Total nonaccrual loans with no related allowance for loan losses	$ 118,526	$ 72,085
Commercial lending		
Financing Receivable, Nonaccrual [Line Items]		
Total nonaccrual loans with no related allowance for loan losses	97,008	59,977
Commercial lending | C&I		
Financing Receivable, Nonaccrual [Line Items]		
Total nonaccrual loans with no related allowance for loan losses	50,808	33,089
Commercial lending | CRE		
Financing Receivable, Nonaccrual [Line Items]		
Total nonaccrual loans with no related allowance for loan losses	30,674	22,653
Commercial lending | Multifamily residential		
Financing Receivable, Nonaccrual [Line Items]		
Total nonaccrual loans with no related allowance for loan losses	4,210	4,235
Commercial lending | Construction and land		
Financing Receivable, Nonaccrual [Line Items]		
Total nonaccrual loans with no related allowance for loan losses	11,316	0
Consumer lending		
Financing Receivable, Nonaccrual [Line Items]		
Total nonaccrual loans with no related allowance for loan losses	21,518	12,108
Consumer lending | Single-family residential		
Financing Receivable, Nonaccrual [Line Items]		
Total nonaccrual loans with no related allowance for loan losses	14,461	4,852
Consumer lending | HELOCs		

Financing Receivable, Nonaccrual [Line Items]		
Total nonaccrual loans with no related allowance for loan losses	$ 7,057	$ 7,256

XML 86 R70.htm IDEA: XBRL DOCUMENT

Loans Receivable and Allowance for Credit Losses - Loans Receivable Narrative (Details) - USD ($) $ in Millions	Jun. 30, 2024	Dec. 31, 2023
Foreclosed assets		
Other assets, foreclosed assets	$ 30	$ 11
Residential real estate properties		
Foreclosed assets		
Recorded investment in consumer mortgage loans secured by residential real estate properties for which formal foreclosure proceedings were in process	$ 8	$ 8

XML 87 R71.htm IDEA: XBRL DOCUMENT

Loans Receivable and Allowance for Credit Losses - Schedule Of Modified Loans/TDRs (Details) - USD ($) $ in Thousands	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
Loans Modified				
Total	$ 41,374	$ 65,966	$ 118,255	$ 100,852
Term Extension				
Loans Modified				
Total	14,901	13,475	42,922	33,624
Payment Delay				
Loans Modified				
Total	12,502	18,851	41,295	32,862
Combination: Term Extension/ Payment Delay				
Loans Modified				
Total	2,951	551	2,951	1,277
Combination: Rate Reduction/ Payment Delay				
Loans Modified				
Total	11,020		31,087	
Combination: Rate Reduction/ Term Extension				
Loans Modified				
Total		32,791		32,791
Combination: Principal Forgiveness/ Rate Reduction/ Term Extension				
Loans Modified				
Total		298		298
Commercial lending				
Loans Modified				
Total	31,530	59,352	99,329	93,512
Commercial lending | Term Extension				
Loans Modified				
Total	11,901	13,475	39,922	33,624
Commercial lending | Payment Delay				
Loans Modified				
Total	5,658	12,788	25,886	26,799
Commercial lending | Combination: Term Extension/ Payment Delay				
Loans Modified				
Total	2,951	0	2,951	0
Commercial lending | Combination: Rate Reduction/ Payment Delay				
Loans Modified				
Total	11,020		30,570	
Commercial lending | Combination: Rate Reduction/ Term Extension				
Loans Modified				
Total		32,791		32,791
Commercial lending | Combination: Principal Forgiveness/ Rate Reduction/ Term Extension				
Loans Modified				
Total		298		298
Commercial lending | C&I				
Loans Modified				
Total	$ 20,510	$ 26,561	$ 44,438	$ 60,195
Modification as a % of Loan Class	0.12%	0.17%	0.26%	0.38%
Commercial lending | C&I | Term Extension				
Loans Modified				
Total	$ 11,901	$ 13,475	$ 15,601	$ 33,098
Commercial lending | C&I | Payment Delay				
Loans Modified				
Total	5,658	12,788	25,886	26,799
Commercial lending | C&I | Combination: Term Extension/ Payment Delay				
Loans Modified				
Total	2,951	0	2,951	0
Commercial lending | C&I | Combination: Rate Reduction/ Payment Delay				
Loans Modified				
Total	0		0	
Commercial lending | C&I | Combination: Rate Reduction/ Term Extension				
Loans Modified				
Total		0		0
Commercial lending | C&I | Combination: Principal Forgiveness/ Rate Reduction/ Term Extension				
Loans Modified				
Total		298		298
Commercial lending | CRE				
Loans Modified				
Total	$ 11,020	$ 32,791	$ 54,891	$ 33,317
Modification as a % of Loan Class	0.05%	0.16%	0.27%	0.17%
Commercial lending | CRE | Term Extension				
Loans Modified				
Total	$ 0	$ 0	$ 24,321	$ 526
Commercial lending | CRE | Payment Delay				
Loans Modified				
Total	0	0	0	0
Commercial lending | CRE | Combination: Term Extension/ Payment Delay				
Loans Modified				
Total	0	0	0	0
Commercial lending | CRE | Combination: Rate Reduction/ Payment Delay				
Loans Modified				

Total	11,020		30,570	
Commercial lending | CRE | Combination: Rate Reduction/ Term Extension				
Loans Modified				
Total		32,791		32,791
Commercial lending | CRE | Combination: Principal Forgiveness/ Rate Reduction/ Term Extension				
Loans Modified				
Total		0		0
Consumer lending				
Loans Modified				
Total	9,844	6,614	18,926	7,340
Consumer lending | Term Extension				
Loans Modified				
Total	3,000	0	3,000	0
Consumer lending | Payment Delay				
Loans Modified				
Total	6,844	6,063	15,409	6,063
Consumer lending | Combination: Term Extension/ Payment Delay				
Loans Modified				
Total	0	551	0	1,277
Consumer lending | Combination: Rate Reduction/ Payment Delay				
Loans Modified				
Total	0		517	
Consumer lending | Combination: Rate Reduction/ Term Extension				
Loans Modified				
Total		0		0
Consumer lending | Combination: Principal Forgiveness/ Rate Reduction/ Term Extension				
Loans Modified				
Total		0		0
Consumer lending | HELOCs				
Loans Modified				
Total	$ 2,053	$ 978	$ 7,398	$ 1,704
Modification as a % of Loan Class	0.12%	0.05%	0.42%	0.09%
Consumer lending | HELOCs | Term Extension				
Loans Modified				
Total	$ 0	$ 0	$ 0	$ 0
Consumer lending | HELOCs | Payment Delay				
Loans Modified				
Total	2,053	978	6,881	978
Consumer lending | HELOCs | Combination: Term Extension/ Payment Delay				
Loans Modified				
Total	0	0	0	726
Consumer lending | HELOCs | Combination: Rate Reduction/ Payment Delay				
Loans Modified				
Total	0		517	
Consumer lending | HELOCs | Combination: Rate Reduction/ Term Extension				
Loans Modified				
Total		0		0
Consumer lending | HELOCs | Combination: Principal Forgiveness/ Rate Reduction/ Term Extension				
Loans Modified				
Total		0		0
Consumer lending | Other consumer				
Loans Modified				
Total	$ 3,000		$ 3,000	
Modification as a % of Loan Class	5.34%		5.34%	
Consumer lending | Other consumer | Term Extension				
Loans Modified				
Total	$ 3,000		$ 3,000	
Consumer lending | Other consumer | Payment Delay				
Loans Modified				
Total	0		0	
Consumer lending | Other consumer | Combination: Term Extension/ Payment Delay				
Loans Modified				
Total	0		0	
Consumer lending | Other consumer | Combination: Rate Reduction/ Payment Delay				
Loans Modified				
Total	0		0	
Consumer lending | Single-family residential				
Loans Modified				
Total	$ 4,791	$ 5,636	$ 8,528	$ 5,636
Modification as a % of Loan Class	0.03%	0.05%	0.06%	0.05%
Consumer lending | Single-family residential | Term Extension				
Loans Modified				
Total	$ 0	$ 0	$ 0	$ 0
Consumer lending | Single-family residential | Payment Delay				
Loans Modified				
Total	4,791	5,085	8,528	5,085
Consumer lending | Single-family residential | Combination: Term Extension/ Payment Delay				
Loans Modified				
Total	0	551	0	551
Consumer lending | Single-family residential | Combination: Rate Reduction/ Payment Delay				
Loans Modified				
Total	$ 0		$ 0	
Consumer lending | Single-family residential | Combination: Rate Reduction/ Term Extension				
Loans Modified				
Total		0		0
Consumer lending | Single-family residential | Combination: Principal Forgiveness/ Rate Reduction/ Term Extension				
Loans Modified				
Total		$ 0		$ 0

Loans Receivable and Allowance for Credit Losses - Schedule Of Financial Effects of Loan Modifications (Details) - USD ($) $ in Thousands	**3 Months Ended**		**6 Months Ended**	
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**
Commercial lending | C&I | Principal Forgiveness				
Loans Modified				

Loan modification amount		$ 345		$ 345
Commercial lending | C&I | Weighted-Average Interest Rate Reduction				
Loans Modified				
Weighted-Average Interest Rate Reduction	0.00%	8.50%	0.00%	8.50%
Commercial lending | C&I | Term Extension				
Loans Modified				
Weighted average of loans (in years)	2 years	1 year 8 months 12 days	2 years	1 year 6 months
Commercial lending | C&I | Payment Delay				
Loans Modified				
Weighted average of loans (in years)	2 years	7 months 6 days	1 year 6 months	9 months 18 days
Commercial lending | CRE | Principal Forgiveness				
Loans Modified				
Loan modification amount		$ 0		$ 0
Commercial lending | CRE | Weighted-Average Interest Rate Reduction				
Loans Modified				
Weighted-Average Interest Rate Reduction	2.50%	3.00%	2.66%	3.00%
Commercial lending | CRE | Term Extension				
Loans Modified				
Weighted average of loans (in years)	0 years	2 years 6 months	1 year 6 months	2 years 6 months
Commercial lending | CRE | Payment Delay				
Loans Modified				
Weighted average of loans (in years)	1 year 2 months 12 days	0 years	1 year	0 years
Consumer lending | HELOCs | Principal Forgiveness				
Loans Modified				
Loan modification amount		$ 0		$ 0
Consumer lending | HELOCs | Weighted-Average Interest Rate Reduction				
Loans Modified				
Weighted-Average Interest Rate Reduction	0.00%	0.00%	0.25%	0.00%
Consumer lending | HELOCs | Term Extension				
Loans Modified				
Weighted average of loans (in years)	0 years	0 years	0 years	14 years 9 months 18 days
Consumer lending | HELOCs | Payment Delay				
Loans Modified				
Weighted average of loans (in years)	8 months 12 days	7 months 6 days	2 years 9 months 18 days	6 months
Consumer lending | Other consumer | Principal Forgiveness				
Loans Modified				
Loan modification amount		$ 0		$ 0
Consumer lending | Other consumer | Weighted-Average Interest Rate Reduction				
Loans Modified				
Weighted-Average Interest Rate Reduction	0.00%	0.00%	0.00%	0.00%
Consumer lending | Other consumer | Term Extension				
Loans Modified				
Weighted average of loans (in years)	9 months 18 days	0 years	9 months 18 days	0 years
Consumer lending | Other consumer | Payment Delay				
Loans Modified				
Weighted average of loans (in years)	0 years	0 years	0 years	0 years
Consumer lending | Single-family residential | Principal Forgiveness				
Loans Modified				
Loan modification amount		$ 0		$ 0
Consumer lending | Single-family residential | Weighted-Average Interest Rate Reduction				
Loans Modified				
Weighted-Average Interest Rate Reduction	0.00%	0.00%	0.00%	0.00%
Consumer lending | Single-family residential | Term Extension				
Loans Modified				
Weighted average of loans (in years)	0 years	9 years 8 months 12 days	0 years	9 years 8 months 12 days
Consumer lending | Single-family residential | Payment Delay				
Loans Modified				
Weighted average of loans (in years)	9 months 18 days	10 months 24 days	9 months 18 days	10 months 24 days

Loans Receivable and Allowance for Credit Losses - Schedule Of Loans Modification (Details) - USD ($)	**3 Months Ended**		**6 Months Ended**	
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	$ 13,799,000	$ 0	$ 25,975,000	$ 0
Term Extension				
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	0		7,829,000	
Payment Delay				
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	10,212,000		14,174,000	
Combination: Rate Reduction/ Payment Delay				
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	1,149,000		1,149,000	
Combination Term Extension and Interest Rate Reduction 2				
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	2,438,000		2,823,000	
Commercial lending				
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	5,658,000		13,487,000	
Commercial lending | Term Extension				
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	0		7,829,000	
Commercial lending | Payment Delay				
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	5,658,000		5,658,000	
Commercial lending | Combination: Rate Reduction/ Payment Delay				
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	0		0	
Commercial lending | Combination Term Extension and Interest Rate Reduction 2				
Financing Receivable, Modified [Line Items]				
Financing Receivable, Modified, Subsequent Default	0		0	
Commercial lending | C&I				

Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	5,658,000	13,487,000
Commercial lending | C&I | Term Extension		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	0	7,829,000
Commercial lending | C&I | Payment Delay		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	5,658,000	5,658,000
Commercial lending | C&I | Combination: Rate Reduction/ Payment Delay		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	0	0
Commercial lending | C&I | Combination Term Extension and Interest Rate Reduction 2		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	0	0
Consumer lending		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	8,141,000	12,488,000
Consumer lending | Term Extension		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	0	0
Consumer lending | Payment Delay		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	4,554,000	8,516,000
Consumer lending | Combination: Rate Reduction/ Payment Delay		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	1,149,000	1,149,000
Consumer lending | Combination Term Extension and Interest Rate Reduction 2		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	2,438,000	2,823,000
Consumer lending | HELOCs		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	2,090,000	2,090,000
Consumer lending | HELOCs | Term Extension		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	0	0
Consumer lending | HELOCs | Payment Delay		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	941,000	941,000
Consumer lending | HELOCs | Combination: Rate Reduction/ Payment Delay		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	1,149,000	1,149,000
Consumer lending | HELOCs | Combination Term Extension and Interest Rate Reduction 2		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	0	0
Consumer lending | Single-family residential		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	6,051,000	10,398,000
Consumer lending | Single-family residential | Term Extension		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	0	0
Consumer lending | Single-family residential | Payment Delay		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	3,613,000	7,575,000
Consumer lending | Single-family residential | Combination: Rate Reduction/ Payment Delay		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	0	0
Consumer lending | Single-family residential | Combination Term Extension and Interest Rate Reduction 2		
Financing Receivable, Modified [Line Items]		
Financing Receivable, Modified, Subsequent Default	$ 2,438,000	$ 2,823,000

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Loans Receivable and Allowance for Credit Losses - Loans Modification Narrative (Details) - USD ($)	**3 Months Ended**		**6 Months Ended**	
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**
Loans and Leases Receivable Disclosure [Abstract]				
Financing Receivable, Modified, Subsequent Default	$ 13,799,000	$ 0	$ 25,975,000	$ 0

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Loans Receivable and Allowance for Credit Losses - Schedule of Financing Receivable, Modified, Payment Performance (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**	**Jun. 30, 2023**
Financing Receivable Allowance for Credit Losses			
Financing receivable, modified, accumulated	$ 161,453		$ 100,852
Commitment to lend	12,000	$ 4,000	
Current Accruing Loans			
Financing Receivable Allowance for Credit Losses			
Financing receivable, modified, accumulated	139,553		88,272
30 - 89 Days Past Due			
Financing Receivable Allowance for Credit Losses			
Financing receivable, modified, accumulated	4,621		7,591
90+ Days Past Due			
Financing Receivable Allowance for Credit Losses			
Financing receivable, modified, accumulated	17,279		4,989
Commercial lending			
Financing Receivable Allowance for Credit Losses			
Financing receivable, modified, accumulated	129,725		93,512
Commercial lending | Current Accruing Loans			
Financing Receivable Allowance for Credit Losses			
Financing receivable, modified, accumulated	121,896		81,523
Commercial lending | 30 - 89 Days Past Due			
Financing Receivable Allowance for Credit Losses			
Financing receivable, modified, accumulated	0		7,000
Commercial lending | 90+ Days Past Due			

Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	7,829	4,989
Commercial lending | C&I		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	74,833	60,195
Commercial lending | C&I | Current Accruing Loans		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	67,004	48,206
Commercial lending | C&I | 30 - 89 Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	0	7,000
Commercial lending | C&I | 90+ Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	7,829	4,989
Commercial lending | CRE		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	54,892	33,317
Commercial lending | CRE | Current Accruing Loans		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	54,892	33,317
Commercial lending | CRE | 30 - 89 Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	0	0
Commercial lending | CRE | 90+ Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	0	0
Consumer lending		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	31,728	7,340
Consumer lending | Current Accruing Loans		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	17,657	6,749
Consumer lending | 30 - 89 Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	4,621	591
Consumer lending | 90+ Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	9,450	0
Consumer lending | HELOCs		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	10,902	1,704
Consumer lending | HELOCs | Current Accruing Loans		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	6,396	1,704
Consumer lending | HELOCs | 30 - 89 Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	3,296	0
Consumer lending | HELOCs | 90+ Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	1,210	0
Consumer lending | Other consumer		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	3,000	
Consumer lending | Other consumer | Current Accruing Loans		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	3,000	
Consumer lending | Other consumer | 30 - 89 Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	0	
Consumer lending | Other consumer | 90+ Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	0	
Consumer lending | Single-family residential		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	17,826	5,636
Consumer lending | Single-family residential | Current Accruing Loans		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	8,261	5,045
Consumer lending | Single-family residential | 30 - 89 Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	1,325	591
Consumer lending | Single-family residential | 90+ Days Past Due		
Financing Receivable Allowance for Credit Losses		
Financing receivable, modified, accumulated	$ 8,240	$ 0

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Loans Receivable and Allowance for Credit Losses - Allowance for Credit Losses Narrative (Details) $ in Thousands	**3 Months Ended**		**6 Months Ended**							
	Jun. 30, 2024 USD ($) qtr	**Jun. 30, 2023 USD ($) qtr**	**Jun. 30, 2024 USD ($) qtr**	**Jun. 30, 2023 USD ($) qtr**	**Mar. 31, 2024 USD ($)**	**Dec. 31, 2023 USD ($)**	**Sep. 30, 2023 qtr**	**Mar. 31, 2023 USD ($)**	**Jan. 01, 2023 USD ($)**	**Dec. 31, 2022 USD ($)**
Financing Receivable Allowance for Credit Losses										
Life time loss rate, period span | qtr	8		8							
Allowance for credit losses	$ 723,000		$ 723,000			$ 706,000				
Increase in allowance for credit losses			17,000							
Allowance for loan losses	683,794	$ 635,400	683,794	$ 635,400	$ 670,280	668,743		$ 619,893	$ 601,673	$ 595,645
Provision for (reversal of) credit losses on loans	36,762	24,025	60,916	42,545						
Gross charge-offs	(25,322)	(9,755)	(50,006)	(11,792)						
Gross recoveries	2,187	2,218	4,294	3,646						
Net charge-offs	(23,135)	(7,537)	(45,712)	(8,146)						
Foreign currency translation adjustment	(113)	$ (981)	(153)	$ (672)						
C&I										
Financing Receivable Allowance for Credit Losses										
Life time loss rate, period span | qtr		11		11			8			
C&I | Commercial lending										
Financing Receivable Allowance for Credit Losses										

Allowance for loan losses	379,984	$ 375,333	379,984	$ 375,333	373,631	392,685	376,325	377,383	371,700
Provision for (reversal of) credit losses on loans	17,783	5,259	18,057	4,581					
Gross charge-offs	(13,134)	(7,335)	(34,132)	(9,235)					
Gross recoveries	1,817	2,065	3,527	3,276					
Net charge-offs	(11,317)	(5,270)	(30,605)	(5,959)					
Foreign currency translation adjustment	(113)	(981)	(153)	(672)					
Multifamily residential | Commercial lending									
Financing Receivable Allowance for Credit Losses									
Allowance for loan losses	40,254	22,938	40,254	22,938	$ 37,418	$ 34,375	$ 24,526	$ 23,379	$ 23,373
Provision for (reversal of) credit losses on loans	2,628	(1,604)	5,660	(469)					
Gross charge-offs	0	0	(6)	0					
Gross recoveries	208	16	225	28					
Net charge-offs	208	16	219	28					
Foreign currency translation adjustment	$ 0	$ 0	$ 0	$ 0					

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Loans Receivable and Allowance for Credit Losses - Collateral-Dependent Loans Narrative (Details) - USD ($) $ in Millions	**Jun. 30, 2024**	**Dec. 31, 2023**
Commercial lending		
Financing Receivable Allowance for Credit Losses		
Collateral dependent loan	$ 75	$ 30
Consumer lending		
Financing Receivable Allowance for Credit Losses		
Collateral dependent loan	$ 23	$ 12

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Loans Receivable and Allowance for Credit Losses - Schedule Of Activity In The Allowance For Credit Losses (Details) - USD ($) $ in Thousands	**3 Months Ended**		**6 Months Ended**		
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**	**Dec. 31, 2022**
Allowance for loan losses					
Allowance for loan losses, start of period	$ 670,280	$ 619,893	$ 668,743	$ 595,645	
Provision for (reversal of) credit losses on loans	36,762	24,025	60,916	42,545	
Gross charge-offs	(25,322)	(9,755)	(50,006)	(11,792)	
Gross recoveries	2,187	2,218	4,294	3,646	
Total net (charge-offs) recoveries	(23,135)	(7,537)	(45,712)	(8,146)	
Foreign currency translation adjustment	(113)	(981)	(153)	(672)	
Allowance for loan losses, end of period	683,794	635,400	683,794	635,400	
Commercial lending | C&I					
Allowance for loan losses					
Allowance for loan losses, start of period	373,631	376,325	392,685	371,700	
Provision for (reversal of) credit losses on loans	17,783	5,259	18,057	4,581	
Gross charge-offs	(13,134)	(7,335)	(34,132)	(9,235)	
Gross recoveries	1,817	2,065	3,527	3,276	
Total net (charge-offs) recoveries	(11,317)	(5,270)	(30,605)	(5,959)	
Foreign currency translation adjustment	(113)	(981)	(153)	(672)	
Allowance for loan losses, end of period	379,984	375,333	379,984	375,333	
Commercial lending | CRE					
Allowance for loan losses					
Allowance for loan losses, start of period	187,460	155,067	170,592	149,864	
Provision for (reversal of) credit losses on loans	18,287	15,685	37,419	20,361	
Gross charge-offs	(11,103)	(2,366)	(13,501)	(2,372)	
Gross recoveries	150	119	284	315	
Total net (charge-offs) recoveries	(10,953)	(2,247)	(13,217)	(2,057)	
Foreign currency translation adjustment	0	0	0	0	
Allowance for loan losses, end of period	194,794	168,505	194,794	168,505	
Commercial lending | Construction and land					
Allowance for loan losses					
Allowance for loan losses, start of period	10,819	9,322	10,469	9,109	
Provision for (reversal of) credit losses on loans	4,422	1,995	5,803	2,205	
Gross charge-offs	(920)	0	(2,144)	0	
Gross recoveries	1	8	194	11	
Total net (charge-offs) recoveries	(919)	8	(1,950)	11	
Foreign currency translation adjustment	0	0	0	0	
Allowance for loan losses, end of period	14,322	11,325	14,322	11,325	
Commercial lending | Multifamily residential					
Allowance for loan losses					
Allowance for loan losses, start of period	37,418	24,526	34,375	23,373	
Provision for (reversal of) credit losses on loans	2,628	(1,604)	5,660	(469)	
Gross charge-offs	0	0	(6)	0	
Gross recoveries	208	16	225	28	
Total net (charge-offs) recoveries	208	16	219	28	
Foreign currency translation adjustment	0	0	0	0	
Allowance for loan losses, end of period	40,254	22,938	40,254	22,938	
Consumer lending | HELOCs					
Allowance for loan losses					
Allowance for loan losses, start of period	3,563	4,971	3,947	4,475	
Provision for (reversal of) credit losses on loans	(232)	(444)	(664)	136	
Gross charge-offs	0	(6)	0	(97)	
Gross recoveries	9	5	57	11	
Total net (charge-offs) recoveries	9	(1)	57	(86)	
Foreign currency translation adjustment	0	0	0	0	
Allowance for loan losses, end of period	3,340	4,526	3,340	4,526	
Consumer lending | Other consumer					
Allowance for loan losses					
Allowance for loan losses, start of period	1,467	1,675	1,657	1,560	
Provision for (reversal of) credit losses on loans	240	(367)	108	(212)	
Gross charge-offs	(130)	(48)	(188)	(88)	
Gross recoveries	0	0	0	0	
Total net (charge-offs) recoveries	(130)	(48)	(188)	(88)	
Foreign currency translation adjustment	0	0	0	0	
Allowance for loan losses, end of period	1,577	1,260	1,577	1,260	

Consumer lending | Single-family residential					
Allowance for loan losses					
Allowance for loan losses, start of period	55,922	48,007	55,018	35,564	
Provision for (reversal of) credit losses on loans	(6,366)	3,501	(5,467)	15,943	
Gross charge-offs	(35)	0	(35)	0	
Gross recoveries	2	5	7	5	
Total net (charge-offs) recoveries	(33)	5	(28)	5	
Foreign currency translation adjustment	0	0	0	0	
Allowance for loan losses, end of period	$ 49,523	$ 51,513	$ 49,523	$ 51,513	
Accounting Standards Update 2022-02					
Allowance for loan losses					
Impact of ASU 2022-02 adoption					$ 6,028
Accounting Standards Update 2022-02 | Commercial lending | C&I					
Allowance for loan losses					
Impact of ASU 2022-02 adoption					5,683
Accounting Standards Update 2022-02 | Commercial lending | CRE					
Allowance for loan losses					
Impact of ASU 2022-02 adoption					337
Accounting Standards Update 2022-02 | Commercial lending | Construction and land					
Allowance for loan losses					
Impact of ASU 2022-02 adoption					0
Accounting Standards Update 2022-02 | Commercial lending | Multifamily residential					
Allowance for loan losses					
Impact of ASU 2022-02 adoption					6
Accounting Standards Update 2022-02 | Consumer lending | HELOCs					
Allowance for loan losses					
Impact of ASU 2022-02 adoption					1
Accounting Standards Update 2022-02 | Consumer lending | Other consumer					
Allowance for loan losses					
Impact of ASU 2022-02 adoption					0
Accounting Standards Update 2022-02 | Consumer lending | Single-family residential					
Allowance for loan losses					
Impact of ASU 2022-02 adoption					$ 1

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Loans Receivable and Allowance for Credit Losses - Schedule of Activities in Allowance for loan losses by Portfolio Segments and Unfunded Credit Commitments (Details) - USD ($) $ in Thousands	**3 Months Ended**		**6 Months Ended**	
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**
Allowance for unfunded credit reserves				
Allowance for unfunded credit commitments, beginning of period			$ 38,000	
Allowance for unfunded credit commitments, end of period	$ 39,000		39,000	
Provision for credit losses	37,000	$ 26,000	62,000	$ 46,000
Loans transferred from held-for-investment to held-for-sale	139,641	119,550	339,615	280,026
Sales	134,624	123,889	322,791	303,421
Purchases	282,039	117,416	390,119	272,098
Unfunded Credit Commitments				
Allowance for unfunded credit reserves				
Allowance for unfunded credit commitments, beginning of period	38,544	27,741	37,698	26,264
Provision for credit losses on unfunded credit commitments	238	1,975	1,084	3,455
Foreign currency translation adjustment	1	12	1	9
Allowance for unfunded credit commitments, end of period	38,783	29,728	38,783	29,728
Single-family residential | Consumer lending				
Allowance for unfunded credit reserves				
Loans transferred from held-for-investment to held-for-sale	0	0	0	0
Sales	0	0	965	0
Purchases	$ 111,864	$ 79,137	$ 186,600	$ 211,136

XML 96 R80.htm IDEA: XBRL DOCUMENT

Loans Receivable and Allowance for Credit Losses - Schedule Of Carrying Value Of Loans Transferred, Loans Sold and Purchased For the Held-For-Investment Portfolio (Details) - USD ($) $ in Thousands	**3 Months Ended**		**6 Months Ended**	
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**
Loans Receivable and Allowance for Credit Losses				
Loans transferred from held-for-investment to held-for-sale	$ 139,641	$ 119,550	$ 339,615	$ 280,026
Sales	134,624	123,889	322,791	303,421
Purchases	282,039	117,416	390,119	272,098
Writeoff	1,000	308	1,000	1,000
Originated				
Loans Receivable and Allowance for Credit Losses				
Sales	95,000	92,000	187,000	203,000
Loans sold in secondary market | Purchased				
Loans Receivable and Allowance for Credit Losses				
Sales	40,000	32,000	136,000	100,000
Commercial lending | C&I				
Loans Receivable and Allowance for Credit Losses				
Loans transferred from held-for-investment to held-for-sale	138,923	111,396	338,897	268,272
Sales	133,906	115,735	321,108	291,667
Purchases	170,175	38,279	203,519	60,962
Commercial lending | CRE				
Loans Receivable and Allowance for Credit Losses				
Loans transferred from held-for-investment to held-for-sale	0	0	0	3,600
Sales	0	0	0	3,600
Purchases	0	0	0	0
Commercial lending | Construction and land				
Loans Receivable and Allowance for Credit Losses				
Loans transferred from held-for-investment to held-for-sale	718	8,154	718	8,154
Sales	718	8,154	718	8,154
Purchases	0	0	0	0

Consumer lending | Single-family residential				
Loans Receivable and Allowance for Credit Losses				
Loans transferred from held-for-investment to held-for-sale	0	0	0	0
Sales	0	0	965	0
Purchases	$ 111,864	$ 79,137	$ 186,600	$ 211,136

XML 97 R81.htm IDEA: XBRL DOCUMENT

Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net - Narrative (Details) - USD ($) $ in Millions	**6 Months Ended**	
	Jun. 30, 2024	**Dec. 31, 2023**
Investments in Tax Credit and Other Investments, Net [Line Items]		
Minimum compliance period for qualified affordable housing partnerships to fully utilize the tax credits (in years)	15 years	
Investments in Tax Credit and Other Investments and Other Assets		
Investments in Tax Credit and Other Investments, Net [Line Items]		
Equity securities without readily determinable fair values	$ 148	$ 146

XML 98 R82.htm IDEA: XBRL DOCUMENT

Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net - Schedule of Affordable Housing, Tax Credit and CRA Investments, Net and Related Unfunded Commitments (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**
Assets		
Tax credits and CRA investments	$ 269,086	$ 485,251
Total	956,428	905,036
Liabilities - Unfunded Commitments		
Tax credits and CRA investments	152,123	298,990
Total	552,520	550,736
Affordable housing partnership		
Assets		
PAM - Affordable housing partnership investments	475,751	419,785
Liabilities - Unfunded Commitments		
PAM - Affordable housing partnership investments	293,387	251,746
Tax credit and CRA investments		
Assets		
PAM - Affordable housing partnership investments	211,591	0
Liabilities - Unfunded Commitments		
PAM - Affordable housing partnership investments	$ 107,010	$ 0

XML 99 R83.htm IDEA: XBRL DOCUMENT

Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net - Schedule of Additional Information related to the Affordable Housing, Tax Credit and CRA Investments, Net (Details) - USD ($)	**3 Months Ended**		**6 Months Ended**	
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**
Equity Method Accounting and Other [Abstract]				
Tax credit and CRA Investments	$ 21,543,000	$ 58,404,000	$ 34,137,000	$ 72,902,000
Total tax credits and benefits	63,459,000	73,708,000	121,621,000	104,300,000
Equity Method Accounting and Other [Abstract]				
Tax credit and CRA Investments	16,052,000	55,914,000	29,259,000	66,024,000
Total amortization	45,841,000	66,420,000	96,218,000	89,196,000
Pre-tax impairment charge or recovery	0		0	
Affordable housing partnership				
Tax credits and benefits				
PAM - Affordable housing partnership investments	15,612,000	15,304,000	34,031,000	31,398,000
Amortization				
PAM - Affordable housing partnership investments	9,774,000	10,506,000	23,643,000	23,172,000
Tax credit and CRA investments				
Tax credits and benefits				
PAM - Affordable housing partnership investments	26,304,000	0	53,453,000	0
Amortization				
PAM - Affordable housing partnership investments	$ 20,015,000	0	$ 43,316,000	0
Historic Tax Credit Investment				
Equity Method Accounting and Other [Abstract]				
Pre-tax impairment charge or recovery		$ 1,000,000		$ 2,000,000

XML 100 R84.htm IDEA: XBRL DOCUMENT

Goodwill (Details) - USD ($)	**6 Months Ended**	**12 Months Ended**
	Jun. 30, 2024	**Dec. 31, 2023**
Goodwill [Line Items]		
Goodwill	$ 465,697,000	$ 465,697,000
Goodwill impairment	0	$ 0
Rayliant Global Advisors Limited		
Goodwill [Line Items]		
Equity securities without readily determinable fair values	110,000,000	
Equity method investment, difference between carrying amount and underlying equity	$ 101,000,000	

XML 101 R85.htm IDEA: XBRL DOCUMENT

Short-Term Borrowings and Long-Term Debt - Schedule of Debt (Details) - USD ($) $ in Thousands	**Jun. 30, 2024**	**Dec. 31, 2023**

Short-Term Debt [Line Items]		
FHLB Advances - floating	$ 3,500,000	$ 0
Weighted-average contractual interest rates for FHLB advances	5.54%	
Bank Term Funding Program		
Short-Term Debt [Line Items]		
Interest rate short-term borrowings	4.37%	
Short-term borrowings	$ 0	$ 4,500,000
Parent Company | Junior Subordinated Debt		
Short-Term Debt [Line Items]		
Weighted-average rate (as a percent)	7.15%	6.87%
Long-term debt total	$ 31,844	$ 148,249
Minimum		
Short-Term Debt [Line Items]		
Interest Rates	5.51%	
Maximum		
Short-Term Debt [Line Items]		
Interest Rates	5.58%	

~~XML 102 R86.htm IDEA: XBRL DOCUMENT~~

Short-Term Borrowings and Long-Term Debt - Narrative (Details) - USD ($) $ in Millions	3 Months Ended	
	Mar. 31, 2024	Jun. 30, 2024
Debt Instrument [Line Items]		
FHLB advances borrowing capacity		$ 8,300
Repayments of borrowing	$ 4,500	
Junior Subordinated Debt		
Debt Instrument [Line Items]		
Repayments of subordinated debt	$ 117	

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Commitments and Contingencies - Schedule of Credit-Related Commitments (Details) - USD ($) $ in Thousands	Jun. 30, 2024	Dec. 31, 2023
Loan commitments		
Commitments to Extend Credit		
Expire in One Year or Less	$ 4,769,476	
Expire After One Year Through Three Years	3,376,989	
Expire After Three Years Through Five Years	632,152	
Expire After Five Years	143,822	
Total	8,922,439	$ 9,141,447
Commercial letters of credit and standby letters of credit ("SBLCs")		
Commitments to Extend Credit		
Expire in One Year or Less	1,206,498	
Expire After One Year Through Three Years	357,450	
Expire After Three Years Through Five Years	150,329	
Expire After Five Years	1,122,720	
Total	2,836,997	2,610,761
Commitments to Extend Credit		
Commitments to Extend Credit		
Expire in One Year or Less	5,975,974	
Expire After One Year Through Three Years	3,734,439	
Expire After Three Years Through Five Years	782,481	
Expire After Five Years	1,266,542	
Total	$ 11,759,436	$ 11,752,208

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Commitments and Contingencies - Narrative (Details) - USD ($) $ in Thousands	Jun. 30, 2024	Dec. 31, 2023
Commitments to Extend Credit		
Letters of credit	$ 2,800,000	$ 2,600,000
Allowance for unfunded credit commitments	39,000	38,000
Loans Sold or Securitized With Recourse | Single Family and Multi-family Residential Loans | Loans Sold or Securitized with Recourse		
Commitments to Extend Credit		
Allowance for unfunded credit commitments	43	40
Standby Letters of Credit		
Commitments to Extend Credit		
Letters of credit	2,800,000	2,600,000
Commercial Letters of Credit		
Commitments to Extend Credit		
Letters of credit	$ 31,000	$ 24,000

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Commitments and Contingencies - Schedule of Guarantees Outstanding (Details) - Loans Sold or Securitized With Recourse - Loans Sold or Securitized with Recourse - USD ($) $ in Thousands	Jun. 30, 2024	Dec. 31, 2023
Guarantor obligation, maximum potential future payment [Abstract]		
Expire in One Year or Less	$ 3	
Expire After One Year Through Three Years	15	
Expire After Three Years Through Five Years	180	
Expire After Five Years	19,539	
Total	19,737	$ 20,884
Carrying Value (1)	23,186	24,908
Single Family Residential		
Guarantor obligation, maximum potential future payment [Abstract]		
Expire in One Year or Less	3	
Expire After One Year Through Three Years	15	
Expire After Three Years Through Five Years	25	
Expire After Five Years	4,698	
Total	4,741	5,888

Carrying Value (1)	4,741	5,888
Multifamily residential		
Guarantor obligation, maximum potential future payment [Abstract]		
Expire in One Year or Less	0	
Expire After One Year Through Three Years	0	
Expire After Three Years Through Five Years	155	
Expire After Five Years	14,841	
Total	14,996	14,996
Carrying Value (1)	$ 18,445	$ 19,020

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Stock Compensation Plans - Narrative (Details) - USD ($) $ in Millions	6 Months Ended	
	Jun. 30, 2024	Dec. 31, 2023
RSUs | Cliff		
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]		
Vesting period (in years)	3 years	
Performance-Based RSUs		
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]		
Total unrecognized compensation cost	$ 22	
Weighted average period to recognize unrecognized compensation cost	2 years 1 month 6 days	
Performance-Based RSUs | Minimum		
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]		
Potential for awards to vest (as a percent)	0.00%	
Performance-Based RSUs | Maximum		
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]		
Potential for awards to vest (as a percent)	200.00%	
Performance-Based RSUs | Cliff		
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]		
Vesting period (in years)	3 years	
Time-Based RSUs		
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]		
Total unrecognized compensation cost	$ 45	
Weighted average period to recognize unrecognized compensation cost	2 years 1 month 6 days	
Two Thousand And Twenty One Stock Incentive Plan		
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]		
Stock options outstanding (in shares)	0	0

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Stock Compensation Plans - Schedule of Stock Compensation Expense and Related Net Tax (Deficiency) Benefit (Details) - USD ($) $ in Thousands	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
Share-Based Payment Arrangement [Abstract]				
Stock compensation costs	$ 10,666	$ 9,364	$ 23,654	$ 20,439
Related net tax benefits for stock compensation plans	$ 9	$ 525	$ 792	$ 8,815

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Stock Compensation Plans - Schedule of Activity for Time-Based and Performance-Based Restricted Stock Units (Details)	6 Months Ended
	Jun. 30, 2024 $ / shares shares
Time-Based RSUs	
Shares	
Outstanding, at beginning of period (in shares) | shares	1,206,518
Granted (in shares) | shares	522,454
Vested (in shares) | shares	(305,954)
Forfeited (in shares) | shares	(36,948)
Outstanding, at end of period (in shares) | shares	1,386,070
Weighted-Average Grant Date Fair Value	
Outstanding, at beginning of period (in dollars per share) | $ / shares	$ 74.29
Granted (in dollars per share) | $ / shares	75.77
Vested (in dollars per share) | $ / shares	71.68
Forfeited (in dollars per share) | $ / shares	74.89
Outstanding, at end of period (in dollars per share) | $ / shares	$ 75.41
Performance-Based RSUs	
Shares	
Outstanding, at beginning of period (in shares) | shares	276,223
Granted (in shares) | shares	97,798
Vested (in shares) | shares	(91,960)
Forfeited (in shares) | shares	0
Outstanding, at end of period (in shares) | shares	282,061
Weighted-Average Grant Date Fair Value	
Outstanding, at beginning of period (in dollars per share) | $ / shares	$ 78.59
Granted (in dollars per share) | $ / shares	80.28
Vested (in dollars per share) | $ / shares	77.67
Forfeited (in dollars per share) | $ / shares	0
Outstanding, at end of period (in dollars per share) | $ / shares	$ 79.48

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Stockholders' Equity and Earnings Per Share - Schedule of Earnings Per Share Calculations (Details) - USD ($) $ / shares in Units, shares in Thousands, $ in Thousands	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
Basic:				
Net income	$ 288,230	$ 312,031	$ 573,305	$ 634,470
Weighted-average number of shares outstanding (in shares)	138,980	141,468	139,195	141,291
Basic EPS (in dollars per share)	$ 2.07	$ 2.21	$ 4.12	$ 4.49
Diluted:				
Net income	$ 288,230	$ 312,031	$ 573,305	$ 634,470
Weighted-average number of shares outstanding (in shares)	138,980	141,468	139,195	141,291
Add: Dilutive impact of unvested RSUs (in shares)	821	408	852	619

Diluted weighted-average number of shares outstanding (in shares)	139,801	141,876	140,047	141,910
Diluted EPS (in dollars per share)	$ 2.06	$ 2.20	$ 4.09	$ 4.47

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Stockholders' Equity and Earnings Per Share - Narrative (Details) - USD ($) $ / shares in Units, $ in Millions	3 Months Ended		6 Months Ended		
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023	Dec. 31, 2020
Stockholders' Equity and Earnings Per Share [Line Items]					
Stock repurchase program, amount authorized					$ 500
Repurchased by company (in shares)	560,645		1,742,496		
Average price (in dollars per share)	$ 72.74		$ 70.72		
Repurchase of common stock pursuant to the stock repurchase program	$ 41		$ 123		
Available for repurchase amount	$ 49		$ 49		
RSUs					
Stockholders' Equity and Earnings Per Share [Line Items]					
Weighted-average anti-dilutive shares (in shares)	3,000	1,000,000	3,000	439,000	

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Accumulated Other Comprehensive Income (Loss) - Schedule Of The Changes In Components Of Accumulated Other Comprehensive Income (Loss) Balances (Details) - USD ($) $ in Thousands	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
AOCI Attributable to Parent, Net of Tax [Roll Forward]				
Beginning balance	$ 7,023,232	$ 6,309,331	$ 6,950,834	$ 5,984,612
Other comprehensive income (loss)	8,560	(101,938)	(33,577)	(16,303)
Ending balance	7,215,114	6,461,697	7,215,114	6,461,697
Debt Securities				
AOCI Attributable to Parent, Net of Tax [Roll Forward]				
Beginning balance	(601,510)	(640,734)	(601,881)	(694,815)
Net unrealized gains (losses) arising during the period	8,773	(43,618)	6,491	657
Amounts reclassified from AOCI	1,451	2,816	4,104	12,622
Other comprehensive income (loss)	10,224	(40,802)	10,595	13,279
Ending balance	(591,286)	(681,536)	(591,286)	(681,536)
Cash Flow Hedges				
AOCI Attributable to Parent, Net of Tax [Roll Forward]				
Beginning balance	(43,706)	(20,918)	2,624	(49,531)
Net unrealized gains (losses) arising during the period	(17,678)	(68,207)	(81,340)	(47,121)
Amounts reclassified from AOCI	17,325	14,320	34,657	21,847
Other comprehensive income (loss)	(353)	(53,887)	(46,683)	(25,274)
Ending balance	(44,059)	(74,805)	(44,059)	(74,805)
Foreign Currency Translation Adjustments				
AOCI Attributable to Parent, Net of Tax [Roll Forward]				
Beginning balance	(17,517)	(18,342)	(21,339)	(21,283)
Net unrealized gains (losses) arising during the period	(1,311)	(7,249)	2,511	(4,308)
Amounts reclassified from AOCI	0	0	0	0
Other comprehensive income (loss)	(1,311)	(7,249)	2,511	(4,308)
Ending balance	(18,828)	(25,591)	(18,828)	(25,591)
AOCI, Net of Tax				
AOCI Attributable to Parent, Net of Tax [Roll Forward]				
Beginning balance	(662,733)	(679,994)	(620,596)	(765,629)
Net unrealized gains (losses) arising during the period	(10,216)	(119,074)	(72,338)	(50,772)
Amounts reclassified from AOCI	18,776	17,136	38,761	34,469
Other comprehensive income (loss)	8,560	(101,938)	(33,577)	(16,303)
Ending balance	$ (654,173)	$ (781,932)	$ (654,173)	$ (781,932)

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Accumulated Other Comprehensive Income (Loss) - Schedule Of Components Of Other Comprehensive Income (Loss), Reclassifications To Net Income And The Related Tax Effects (Details) - USD ($) $ in Thousands	3 Months Ended		6 Months Ended	
	Jun. 30, 2024	Jun. 30, 2023	Jun. 30, 2024	Jun. 30, 2023
Before-Tax				
Net change	$ 12,669	$ (140,253)	$ (48,622)	$ (20,359)
Tax Effect				
Net change	(4,109)	38,315	15,045	4,056
Net-of-Tax				
Other comprehensive income (loss)	8,560	(101,938)	(33,577)	(16,303)
Debt Securities				
Before-Tax				
Net unrealized gains (losses) on AFS debt securities arising during the period	12,421	(61,939)	9,139	921
Net realized (gains) losses on AFS debt securities reclassified into net income	(1,785)	0	(1,834)	10,000
Amortization of unrealized losses on transferred securities	3,845	3,998	7,661	7,919
Net change	14,481	(57,941)	14,966	18,840
Tax Effect				
Net unrealized gains (losses) on AFS debt securities arising during the period	(3,648)	18,321	(2,648)	(264)
Net realized (gains) losses on AFS debt securities reclassified into net income	528	0	542	(2,956)
Amortization of unrealized losses on transferred securities	(1,137)	(1,182)	(2,265)	(2,341)
Net change	(4,257)	17,139	(4,371)	(5,561)
Net-of-Tax				
Net unrealized gains (losses) on AFS debt securities arising during the period	8,773	(43,618)	6,491	657
Net realized (gains) losses on AFS debt securities reclassified into net income	(1,257)	0	(1,292)	7,044
Amortization of unrealized losses on transferred securities	2,708	2,816	5,396	5,578
Net unrealized losses arising during the period	8,773	(43,618)	6,491	657
Net realized losses reclassified into net income	1,451	2,816	4,104	12,622
Other comprehensive income (loss)	10,224	(40,802)	10,595	13,279
Cash Flow Hedges				
Before-Tax				

Net unrealized losses arising during the period	(25,095)	(96,457)	(115,471)	(66,614)
Net realized losses reclassified into net income	24,594	20,252	49,199	30,896
Net change	(501)	(76,205)	(66,272)	(35,718)
Tax Effect				
Net unrealized losses arising during the period	7,417	28,250	34,131	19,493
Net realized losses reclassified into net income	(7,269)	(5,932)	(14,542)	(9,049)
Net change	148	22,318	19,589	10,444
Net-of-Tax				
Net unrealized losses arising during the period	(17,678)	(68,207)	(81,340)	(47,121)
Net realized losses reclassified into net income	17,325	14,320	34,657	21,847
Other comprehensive income (loss)	(353)	(53,887)	(46,683)	(25,274)
Foreign Currency Translation Adjustments				
Before-Tax				
Net unrealized losses arising during the period	(1,311)	(6,107)	2,684	(3,481)
Net change	(1,311)	(6,107)	2,684	(3,481)
Tax Effect				
Net unrealized losses arising during the period	0	(1,142)	(173)	(827)
Net change	0	(1,142)	(173)	(827)
Net-of-Tax				
Net unrealized losses arising during the period	(1,311)	(7,249)	2,511	(4,308)
Net realized losses reclassified into net income	0	0	0	0
Other comprehensive income (loss)	$ (1,311)	$ (7,249)	$ 2,511	$ (4,308)

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Business Segments - Narrative (Details)	**6 Months Ended Jun. 30, 2024 segment**
Segment Reporting [Abstract]	
Number of reportable segments	3
Number of core segments	2

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Business Segments - Schedule Of Operating Results And Other Key Financial Measures For The Individual Operating Segments (Details) - USD ($) $ in Thousands	**3 Months Ended**		**6 Months Ended**		
	Jun. 30, 2024	**Jun. 30, 2023**	**Jun. 30, 2024**	**Jun. 30, 2023**	**Dec. 31, 2023**
Segment Reporting Information					
Net interest income (loss) before provision for credit losses	$ 553,229	$ 566,746	$ 1,118,368	$ 1,166,607	
(Reversal of) provision for credit losses	37,000	26,000	62,000	46,000	
Noninterest income (loss)	84,673	78,631	163,661	138,609	
Noninterest expense	236,434	261,789	483,309	480,236	
INCOME BEFORE INCOME TAXES	364,468	357,588	736,720	778,980	
Segment net income	288,230	312,031	573,305	634,470	
Segment assets	72,468,272	68,532,681	72,468,272	68,532,681	$ 69,612,884
Consumer and Business Banking					
Segment Reporting Information					
Net interest income (loss) before provision for credit losses	293,292	307,522	585,056	611,764	
(Reversal of) provision for credit losses	(3,245)	5,524	(680)	20,536	
Noninterest income (loss)	26,769	27,120	52,311	53,122	
Noninterest expense	108,124	107,027	227,424	220,850	
INCOME BEFORE INCOME TAXES	215,182	222,091	410,623	423,500	
Segment net income	151,578	156,853	289,250	299,100	
Segment assets	19,909,978	18,411,209	19,909,978	18,411,209	
Commercial Banking					
Segment Reporting Information					
Net interest income (loss) before provision for credit losses	260,780	263,040	521,129	499,763	
(Reversal of) provision for credit losses	40,245	20,476	62,680	25,464	
Noninterest income (loss)	50,720	42,538	97,186	86,137	
Noninterest expense	92,064	88,333	198,371	175,581	
INCOME BEFORE INCOME TAXES	179,191	196,769	357,264	384,855	
Segment net income	126,441	139,030	252,022	273,487	
Segment assets	35,510,954	33,754,957	35,510,954	33,754,957	
Other					
Segment Reporting Information					
Net interest income (loss) before provision for credit losses	(843)	(3,816)	12,183	55,080	
(Reversal of) provision for credit losses	0	0	0	0	
Noninterest income (loss)	7,184	8,973	14,164	(650)	
Noninterest expense	36,246	66,429	57,514	83,805	
INCOME BEFORE INCOME TAXES	(29,905)	(61,272)	(31,167)	(29,375)	
Segment net income	10,211	16,148	32,033	61,883	
Segment assets	$ 17,047,340	$ 16,366,515	$ 17,047,340	$ 16,366,515	

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M2GH.$T4K%T5QZY,WUA&L^0^#X0)=9A^&SV&=:.6=*&Y\'J4/]35>R 0S3T=$ M>MVK9AP4JRR4@PW.^#Z@$"9D\DFGLK(QGY$ MX.[+C6?
=3#B'7V*5?V*XN9D(U.F3]Z]^@N>S.5!8WQ$Z&DTN1U9%]lX8%W" MRB&QDOR2EREEEF_%FBVO2IA_FLS/]+XU:I-Y>%1=3DK*\1.LD(/B1;]V)\T MZW"^_[=RXH]'.,]A?UAE?]A)]L>L4V$)
X9@+M7&2H?K/(%K7WD^P*$0"8H M)*W$Y!!K+)!['0.(EY%)&;.+(7'!N'WB,[:,0<\KBY?Y7[82>[G+A9],CKF M+Z JP^8+98\L595>1"P$5B>'5W#[^X^KB52;(G;2#
M]':6G^3;^N13L'2)F8,M1)_)WNS+8="K9.KF;.D%2Q]K[1.A_;;@],*!EDY M(7;23I('0ZH"R_>0!.*5_"[L]8A+@=6C3K=/.STKQ#D.CUL9'A?W*[OY\CY_MG;7]*L"M87N[1^2,3<;M7?
Y@2E_O.K(SG\#_NWC$9[E9&_!@4D!&W#C)'! X.JWC<_M_P5K[9V7FADO/T9.B6\V8XNCT_)N>50]R@]H6]7KQ3GW1VXFS)1$8@:ASF4/
M1CQ5'!T7"2V7^>GK5&HMX_QR(7@@E'D!GL^DU+N$^4!Y@#_\#U!+_P04 M" %@0A9VT<-/5P(_!U'P & 'AL+W=O_MEI/8B2V;G5]H F*G)._NEQ]EL_2A/R>KSA7Z#U-
LORBMU]_74PR*,53UG^ M1;QY!M\LA4R9@DOY.LC7DK.%,2A-!L2VO4'*XJPW/"_N/>/AY/_MUX3PX\\QR/A;)?^*%6EWT@AY;\"7;).DO WPG4.N MGB\225[\16\{6[N'HDVN1++H;# C2-
O^9^^[0!P,P$[+_+(;0/[N_++H;0 M' MM\@*MZZ88L-S*=Z0U-8PF_Y0Q*88#=[$F4[C3$GX-H9Q;CB>/LRF=[=7H_GD M"EV.[D8/XPF;W4PF<]1'WV97Z/3D-W2"X@S-5V*3LVR1GP\4/%@/'T2[AUQN
M'T);'O+')ON"]&TA8A/',SO0\6PX_/;ZZ$W!C/'\4-;FAWA M=$]<3B?.VTQQ\%{UGSF3!=\ M+?)8Y1^$V&O (8Y+ZP%N6F$;.)LA^R5DOQ/RC$<;&:N8YVB]D=$*2O0";;(% ME\
:.40:L1?)>.HCCDY__24@O#YK?%/_F9SSF[$.7 NN>]"SMI3N??5A"WXS_+T29.=^1F6?H:=:.1R]LCAASPGO@!3H%|G9)VMT/=NG
M!];CLT)Y&1,+.866++)8(]A14KE.6"]GB_\$2B$2ND%BBD]#R',>BOE]LPA// M"K%G.2$VYCIL)#$("75)4$MVT\[#04"[!,\XVMBMZM3OC<,.315^)/@@.[>./
M,@HW_O.*-0\/SV(BHX"L1S;M0C910$N76]%OCD*.XQ^^SFD.7'K:]YHZ]V MT[+]\8',P)UQN!,LR]%*1V._((Q(<;.F!*$=UG$:S+#7@K&2!;B3DNL8X^P5 M2]0ZW2.?$";OFALUN77F#Y#C7G@S3@

*MN\0.'(S=NJ,&2^PZQ*9AB[>50L#=$F&T!!\6>HLBK>PT.ZR95!F7^2I>6TBQ M=Q1)OHA5X=!8I.DFTROXB1]$9A2I=E S^?HXVU&T23<)4[ )@3@ECV)6]!XZV=@C MEDWM,;*QZUL>(>9D-W5(@#V_D6F#F4?]MHU7J17<+5=^%V+O%B>)$9I)=H Z M\>O8/K0[!E?)$]RM3ZQK+B&DL/02#D2/I&ZZ^F+9W\ %@XUE5E6XJ3P"'#UU M464P"YVB S&BKA0*[I8H4[4"-=(!KRD=B.U M6TL[*8A#CT'RD8+QIEXYR M'\ZG\!&=$5O0E#7$\0+BDSJXIJ47>]e@$,:(45]lH AYTBZ&JG0HT2"'<*BY_5 M0)\UVW&C6=$_Z,:_!Y'%.0UNI#N;O OJ'!B]L.9 EJY+P^ @?\=8*XHFW11=M;Q:,0)O$Z(BXV1M=]L+1=E(A>2]DF'^U!_T /A6))V%F-N23Q?5 ;*3?HC0W:.,/0.N.64=2<27Y.:,!\"*Z!(X%;,&DMNQ6L=1#A]3* M=N2GO+E=-DJ,HDAL03OQ|S;.]QA(%*W090@R7Q/&*[,:NZHE+2W6>/[_?WM_/[R<-\AD8/5V@\-M?9C?/OP^>1C?3F;H]$$HCK'Y*^R>V4R-R'C0^<\G.C[DK.B5VMVC*?/[^%\W MT[NKR5-QIH#],S3Y\[?.^7^-)YV=7/VSRN*S9CMVO6)KVLW6NA^#5B17(OIN MH1/[BVUCW9SGL(&-@32TWWZ]AIN,O).NE5;<3[NY?[2 AA1Z. B>:.O8OHE'5O' ML%V 0)OL#G'Q:,,4& QQ& -@!;BDE]. @OEL%("%X!840B.S:G.G3>KV -]IZ M!V5XA]@-"*T8H2V%A%8<3[LY?BZ!53;RQWY%,;4>*+8(KYOA?ZVU2EP3!S' M@M9TMTR,IC3INX^! D 2IQ^239> [?M#26M**[FDWW8\,FOC)!C%N)&2I[$70N]*6]H^6DD*VBT)6IO2 MW3CO")NQ*358MC2E@X-WHQ|%I#V3+W&6@WA:PE#[BP\ RNT[WNV%$NOB->FS M4$]DQ<<59Q!<,0#?+P5PZ>Y"OWDMW[0/_P]02P,$% @ !8$(64CF^8;@ M P &@L !@ !X,;"]W;W)K!|,Y_CTUUP\R812A7YE:2X'1]J4<6&:,DYH1N0Y+V@.;Y9<9$3!4#R;LA"4M+]"0EIK8LGPS(RPWAOWJV4P. ^[Q4*]OTOOI3I M!^,P7Y\'&E%U7\P$C,R69<$RFDO&C^72"+DV+[UOLO4*%M671.B\Q6N!\ PGP2,.7 $A2>.2,.6H/$,DXT*O?^D"Q5R]M+O\U]5^1ZH*P&H;^ZS!!T#=7FI;VX_S0]MW0;N.V5+NM:O>HZJOYVW52\(S M6I&TI%V*;T)O0PEV+0 C7<5=<9X3!<4>ZUB[_@\!U 721Y3!!46I9SD<)&2 M=B;)MZ2![SE!Z.Y(<D=YU0E7^4;4S03,&PA"D,% 2U9 <5;P*>*X MS,J4*.@6"PI,.69&9]PN_[>LML^MAQKOT!'FI?X&'<;"%H#P=&LC>;WXT]7-MMS>3Z5WT[DTA\\%[>D!9ZIKVA:MR%E2H30ORYYD.(G2<1BEOAX;0"'>$RW6*17!JQ^.Q/74B4"B$P"TS9H>SQ.ZS-MM[\9 9.EF6OL-0)-1H4A"P&9H...!9#Q YN'OG<$2^P(*R5&/%???SLO3+YT MB #R M!Q#.0%A.F.{("$)**> ."=F!+]6 [OAGOV!:_ <$2/BK0!M18>U5IT M+&N'W=&A+.7T5VJ)X.LTW6=5:,.)(OC]"ZXD(R1@SZ@J S.&.K[%P!,BXVE_V M3-RT0UQ1]OKM9>TU<>H29&4,P/F(!G>+ %LG070U:?"T9T%9&H:T2?@.G2E M+Z"K6H^2!1.969H5HV4):.M'49$!"?;VT%8 R(-0'=*!3433X#)(Q|HH>OSN2M!7:2 2;CM%JB59S%BP9)^[L;H$CNZD.*[(3/[<(!H"(*:D6Y)>1/'_ H M;Y^'R'M-.>%1KT;&L'?9'AXW.CHU!OJ]+&W'[1$LV0W*U3O-?LM[U9W+>4R!F M)M<1QAR]G!% .LKW%\=M2'J=.5N3]_<0CJ'.WV.P?:> : #Y=TK -+9@?+YRV3 M6G0W15/P4]FV2C:KL@E((1>:.*[R0L6G7]#+WG..!D @=K&1&*:,HT(OD _] MAIFCS]+0-07I.ZYE'7BRET[A# _>1MF0 CL8I-DYK(1EV"'TK"W>/0[XXL#9TUZSEA4U=VRGO>/<6%; \LXRJN.SU3U?WU1G,,#3@+ 98D MS-?J22 9%KHL<MA70EQ0=P3)U$7[EJP.1YD=1ULLR=>R4+ DYSCHMTF#S!7$ M6*P!FOM MX_UGWZCG4?T1N0#0:,4V&EL30.>X*L4-=TV=B@W^]SM&)#;'P2-1G=]:_)O M@FZC.S3Y.%)Y GP;'-U:,&> _*C/A!!56GA4:|&QK!UVT=YSH79,O1A-K@+TM)LG0+$_3N"C1NGEV0S$*W#&M.6_1T^QJV%0)7.7X"(GQI+#ZCB/13",QCEPCHJOT57'S\[-MUT]&%7Z,[T<<(C;]\OE #]..R':,3=//E?G(_&H=][(*!L,+N;P_.8UH+CVHM M.I:UPY[].)G:.;D;G.U;%'!:E55=K!",.Z/#@Q"?$[?E$2_HS@NWUGD[P MCI*YG9+W1Z:.;P"7'+;>#X=T'BN?JI.Z-G2E M.M[8]B>.\#!<._UFI4\LU[M325]-K[MNOZ[7W3>HV:.X:TWR_(NX OX?D7=2^&=69:U_4^AP7B[K8G\]Y MNA0^==7-%NVI?3^V7*E\W+_<\Y%65KYJ/2OG/0%$+U-_G>5X]?ZDOL'L#[?R_M4$L#!\0 (6\"%FWJT\(600 -(/ 8 >&PO=V]R:W-H965T&ULS?;,N,Y/T50ET4&V-3B;)N3FT#C[4@+IH+XNSVH>@+(&%WH1+HDG28.L72Z3.G.$DEE\6E%58R"%;VGS%",X;HZJT7<<)[H7M9ED(5REUC.0+8#05=.+.EC@*^K"K-O%Z2DFY$%K9>)^V#9"S5ACX!G,(^9D2LL_BTSD(RNR0$86>%V*>[]Y(MN ?,67 MTI(WOV"SQ3H62-=>SWX6Y,F'=+N-O1$NQ@*/AXQN %-HR:9>&O4;.ZE74:M$F0LFOQ;23HRG MMS?SVS|F\>0AB<\032ZNDYL'<'L)IK?7=_?)57(SGWU)P.O&CA P"CI/8_#O MPPGX (H;,1TS7&=\;$MY&(4I9UN'5^TCMTW"'' P36N1],O.T>F^)@;]T0 T?.M>H O+K @\CP0@"[E%.R$.K5Z?!$P*Q.:477Y.'+IC\G_]MVON6W3.S]\O/MC*]P2D;6):&/1%K _LO.'!^.PE_3 ! +XF&3)DR% M:0-VZ"Q59?%T!B-(ADFXNAC6M:O:RN((R MU&5242:*[fBIBF2*@C3*$[(<t0\ERM^8(P)E$+1]M&,4'!U<.U2:BPMVXW M=#0%I@90I*L9]T$ ^&FB@Q #RP\@L4]3)%/UD^KRJE&*>@X6L;$%.LJ4Y0Z)^.M.B ?:5(80#Z*HE 3PP#S@B#2V!(#S/7=T#,+,N@$&1P41%;!LL:50:]E%M3I MMS8GRC;/MI_(NZC7%^G2@O4'G+>2 GH MO):FSD$?GCP&ZM.I[>8R_T>|^ .H4,'"#IX# !$?)#+5D2(V& '/2&"#OU M.3PH@JD,\8- ^S?^(@'O<@...@X Z0'WL?)KEM>9Q>OS (M<#MG1ZE MF$9-(=<[NZZ%FU=VLUV#>BD::NT^0MX/H6&.5^2OUKU/]$K?=KO7F'W5'522 MA73EG

K[#NI1=MMUD:1XM, %_&Q2ZOTWSE537T$I5) MY7OU6GA7Q68;Y7MOP\4T7N1MBY*8&;I/H;.H](@3^@;&S-%[D65]GV*[VE@C* M+8)RX7U>])[VY;"@U5)B@V"6V=[$#5Q40)ONMUX$+PV;XL$580!6EUX;TI-MBXU7@YCRZH+^^EXLRAJDX;$!Y8PZA\B+O@*'$\ &-$P9+7QJH=HM_@#!AJ;-.M'43)'R R&-%%#G.)*@#YSUV*8]7KLMBMUH1:B7^%RRBWEV$CZG61P!#Q&CL MN0TK!JWBH]J]HG0@+KVI,JW%>5+(<\;KD27],)CM8=9X_H5\O)0PI5D69_@6(M.+" :8(87)="'>)FX%5E%DC=!!""T @AED:4@}1(;F'3JBQB,UWOJ+R[R9!=C MYX"'6W0[/%GZS@#_#G+BIK40(.U4K#7#<%/H#[-61>R6EH!O2+2 M$*Y>6-, TIT4;=[#0I-FGJ5E=%[D'GA=HA1=X__S'+ S"9]XU1]'$ #]=Y00C\-JE6:M?M"EA'1)E^Y(,:*999$!Z9%Y9MK0-RTKDQK* $$.@W$4#'(-T8*\"@ BRZ!&6V^)/U3D:%V*@4J M(I2I901$Z0/"]QT(26D8^]8K!C=P \5GQ7(H\BH=;,1?L.SW0*)RYDA/8)I M*DI"-K!CU,"3!!9-"20@; [M;*&$.>'I+ =,O@ #S'(1@+!*Z M&SR3M(>{TO-U6(?@ \O5*/BHOVV!HB&&T4'MHG[#+0FN>A/51Y&@C9,-S@IE M$6@YF']>U S:/<0NF0*[*4H@10345DM$)M 0Y 12* ("0'I#E"N)QBR?)"=< MD0OO(PH_M2Q2]-F"%(B#=$0P4T0CT$$+ -]L[E DDWG3$(I*:,O&$0*"-/ H M:D03"E3;G&F8D:L=@(B)@W.D;K7(M\4R6WZO4EK^OX3,"@)/Y<* K$658* M'T2P-IXD14H\F;X]%-D6N0&V8GRE;-L07ROC *]2O!(9\")'2L4X4K8]=B4U M/!+&- U31QL:F%][O:P$;,9D4MP IXI;$A1P&$9EB?X0 %P_+74GC\R0E.AI\ MDZ1+DG8&'IA"5"D[&M\HA=+0>Z-C96M)M V#$O6#++<"FW2#A0#(Q)@3!G+-Q M>30M(P)%!&;PED:)K2QIX"M2MQL1SC0^=[2;-M0U;)EX_?/5<0H06>UBP]$<=I?@N6.RD0(W/W]LP,>Z*=E0L!Q^"),%(6!!$= -M4E^D?*#H^90&%Y(,A9B9)DMH="1!H35M(3<97 J1I8^U)(!E1 ^"-MPWV*%URH'YUVF91AN*R_7ES#X!1DE.[,/*21C3@VS"L%^(5#D]5C(-D)$=:%?>%8[N7:/HW)!55<0W3DMX M5]U1)J!7W*TV!P(DCZM/EX!/_"JT=BG[U >Y.+F/9+D!C7XA\O? M-)2VU7&(D[30%DT<28*'3!'8#:GC=]-(D^'SO6;$UML@9W.T\E H+2+ D-S. MHF58+5'QK5C9LX'!IC)VJ,>\@?UN:#M&ZV? [^R>R5BL5D #H' M+L^N82_$1,RD^O{-JYLD*K;8MT!W#FX7I@<5C,1>:Y;/GBC!N%AMAPT*B $G5&D6W^. M0+'" _,1^X!]AFF99C@[IPIZY(TY[9!N23;80FT0V[M?=)D+F?-N_U18V M43@;]B5HI9S(-M?$ =-]'>H]7.V7%3E/A0.L3"X#(K"FF5QH &_VOQH.#7FW)&@)Z+.P72"B0D MBAB4JY0\5]Q#_4W?65-PN!Q7HB=]Z L%Q)0)0)2@X]+:VBG;@279D"42RP(!C*#<8%15-P(Z9(R-J#@.)%.L*X&[_^U M'XMRCS $#4&NQ8_:_M!!B@7>^69.P,+^":.T\[8UA,Y!3&"_M=BKJ0"R+!E+7.3Z$?5)??(G(|QTI?&/_I*Q-/[]\ CG_$D[7B+'S^*$K'DZ7G MQ&MM,4K*NA[(4]$>]6_ SQ'D4Y978H MFLPI^H,[9AF(H->NUH!5M!SREL,GSO=02R_'<4Z3&*:4X\IZE8'PCJU+|_M IR<.PD&+4IMO_UZ_<.E9>U7.PW M#W^3-V*)0#%@.C*]FBA9BV0E.HVOKQBN99>Y3G#54"3=$D*1I.N_Z6Y[X?U+ M[!6-2HIMO.?VK6(SQ,/,@G>*:@JL'U4W$LR=64=R:+QIPJ$1"MOI71]^QŸ9 ME]@#H2!EOQC]7\5$>H(C!J1% ,+,V1/|L1M:<#L3H1W"/'N .NV*QU%8!\|H%9M=*70FL%YEF6;+1|$"26;&$GGD1"TZW4Z"O824C+4 ,+5IU\NS79(D+F5\%ZK M.0PQ%4X]K7>*^1Q!VV=]X@@D?:(LWK%K>Y"'"Z@J5=5%C'$^9B.PX_^/6!"ZT MS)'IVN;&7.0%.N;OE& <5%>5>]\!?.20!VR+<053K03!4#0!D23S+TB,:S68)-MEP"TE7Z$R?/L@]SEU&YWEO5HR^']ZVPB"]%K1H#!:@M J!SR4(0?295W^?"&=.K0 M A!ZF2NBG-SVI* [;&W(ZMZ!EYP1Z.F6$G;!FW#H6&_01N88W;21;O(\(5)S=$ M\]:L'VDQE>XX#*3J)":..E^AA<+>)>A:1E^SXC7,@A!AC!V[TI:1^* S(&2R+ M]'(@& ^W,M?*4?59,M)=E) H2U9J3:&/V[I/1AA!\BZ([E;A-<&[TD?{J-;2[* M_2@=-30U$T#?8+H@;)DAT4H0M"3;.?@ KWSW-3YBA6F!6ZOGQCUH:*1]R][M1S2Y3)'F"9C5'+BK<8LN5[&%1^Z>\2BC^A%E/ BU/64;!WUH,J4, ^0WIRU* M-4%H$T, _<]p"7>"Q&LD:^3G%'31*^@V6IZTV/((T>]+]9VFZV)H5F>4K&G4?GJ M#?.2NV2%-WQ[@^.YAAM@W9+1PG3?.U1_MOF]B7T]DS67*VMY2+AH>R$AK[85>$L)EY;@\U)3. L^O=IK NN8{3'+4]73?@T.TTIE M!V"(_BWF:.6YS /L=:!$,?19I3KMV!O +^:SQPH"S=N F$_1'E0=#/IC5BR M*RZ3V[1"3I .;+6/ R8;:!@11H&TRC)2K-< 1VU&L%2(:NAN.YGXPC-GY9>?. M\BH>H'7U+D]M^ /Z5RL&4I'!JEQ4:H82?A /[*MOG9?>!(LCO6#)6CL6??A_E'!!8.:!8H^J1< M.1/:=R6%Y< A,O8!I,SUB3:.7[7W-D?FEP,1[USR_T$W*N TZ3;_S;.-"[P5 M0-%9M5)/RI=!U]-!@3[+V+24QF^?&\,$%UR;F;4_1]*. .4S'=+7X"0 DYE$ M]VL#FX7I@5C,1>:D"N7GX'$!1H?6]YXM M(;:. [P18X^O)\. R]E9_S]'LC;>O ZMDZ@X[_6X;L,^ >)CYLV#6<><6]6+'H5T[TZ32>^.//\'7] 3;8$C7[PS]TLL-P MX$^<T]-U R<[FH[\B355=7VE3TCT$<5X. 732]"Z5F\)BRX6!>9.:K0.@5]!-M$;9O7Q(6'9CSSQ-_A_+*/71#!U_L S=]PW'U[]/9!PXHS?PXMON!.NUR"@$)(4*)4((\;')R45:K= LB.? JB_*G(.)A5 M:N)&H 1_^3]MR(U]!#++'XV&\&/D!^.Y,WH(BS<(Y02B;P?@]-$^DF 0BNXV MP*?A&;[=D)/YA4\0X,+NZ+Y7C*DLWWC:FRSDO#]>]D..N^U E!QRW@&4IW, M1LW+ED=,/=>](U8I'-ZS[J7K54'9VU5BH8'>5Y*]WJ;P3C=;&3 /+2L4UC' MP;!YV5I6VQOQV?^8-P@GAED$ $!4, &(V/6I¥@,/>#> 7-Y]=W&\O9!,9]! M^ALZA(P'0W]^'H, ^D5O995'4.1+:UL?>P4,EW.>#\-UM9@3] RV8Z[I$[MIQ92?96D-)\"ZEA10U_]IEM8$M!]H@^;U XV/;3^%'ASU''GL*4U@:4(]WK MO\?2F@=!$P.1U_5"S<@S*8AJTKH^QM$#"AN/6]?V6%N!R-AVUKN^SM$:A/[1D MEKQ$"\]H)Y#RLTG0NCYD.)GL!6{$@)E/0G ?3SGM'Z,.QU!],P^9EOZ*S?MUKY@Q!1>#_!_7A M'(S&4?/R&# G$@!*9V@4#$D5X?4\/ +,&0)]3N=AW]W[S9QP/L6F>O00%', M9OZWF#DCL' GU%O\WA%+"7PYGHR;E]_3S+&$#OP\M*O!&(T&[2N'V3H!/ Q-MT]9@GEUU)/079.FW;.NGFDF3,.05"V'(C&0!C5CD;D)=:?@\|_&H/T(9)^ M_>]VL.E3)E&G[?:?/[XX? VEWGQV"4=*@(Y/AI?A.Y"AK=0O#P*K!MN+9ZC M/5R^E4^>[2]H2_9)2/=;UR$.Z9 M%$XQ@!U0'T[]-%OL1&=M.M2A3I9MP)B\5F5_S.[]&TML?7\\A3,1.D- %T2H M#5PO)'ZX?]'RLN.!BI8$.I7! (F3*@^+H,+9J?/"I\DU48=16]6JE_A68 ,;5) M,;O6W+4P^,W#4(?1 D*IG0CF1-AZ&-.*51V. MIAY=>_O[RR(HY6?%DE+;MI MS"ILRN&[6I_&0OQ7Z9<#I[*H"3.=VHSTGK)5#8_$2G1HARA- M"9:.[>+C+XO!D^.* ZD"L?0FU M>'5X.(K=L5$T_0;.NE^TMI;4]J4I-O2($$UU M2@^ WDGR6PK1K;DZ50WBYK]"5'7SIU\0)^2@35]K,)\4NE@6A3Q@:]?_

[QBFG;:>M\AV^,GO! 7M"MS&"MMWU] +D:> M7Z\Q#D5@N8%MV;:.+|>Q_BGF[X5!`64USXKD.O>98#FGR6K>E@=4N]W^\@
M=[9Z^W1,Z]K"L[S&[V!N,_DC.\$.IZGUL*U9\5.,*!CTAC6_#%TWD]5)\02-M-[+.*?CA^['EV"%?X3Y#XD26%T=68B=TV_4_%+._@VH#*)3=A564D#L.L1\YQ-M3YS0MA(_%!'^
=7N;I18H>T+OW6L,++OVPG@'@96$'O"\ZP01'+Q*XE!H!A@-M.WY"Y FC& !90>B+"RBWO#6!<8]!W\B*@L&W<[*"T$V,3'3A\;B#>._898]"] MZ/]V.(/P06 Y3B*.
$OSPNW^:TRPI.V!]0$,1/\M@(O9"9R20$2XY^@B*'S\ ]-7\@LB'4I-WCBV"2_36 3 MIF81.-#P"KA//[F)%)D8"%.5THXCO17'$\(W"TQ~%OZ.R'?[2@+)+3^(CMFU M-"MF&N*.RMT(-VEUCD-X]
[&2L]@-O<33GTL'N1@U*E!;O=F'Z*DS"86;B-MBRR_@;B662?M>U=A_4?>+B*]A!OFN/YN_(.GB QJDAR3;XOPC#$@]NS%7D^[.M+]RYUB$++*T>48Y'!8X'!8XG!8!)?8VS@)CWG4I1P)4F"0
9GRY.>XMV*^*6=:__9 -)Mk;/"<.M2@&B8B\)0Y9RD'+:._4 M[TCM?DKKV;(;A'CF7O*4B$4O)0[-N!4F/MB9,8_+9M,F;<",.3M-[]FP;*<OC*%M2'@*MA@T0'<5N1H'##0&R^:4F,S;>4=_"
(8T43(%I*M=#VA,?&8^ ^U"Y_S ^__CT&K_H:OP/!-^RU26M[6K]GC-4(U!Z @#W9W0&6* M_O3^UW]-E>O"E[=C_98_B/%48>T/[.SN(N-Q>PVO3,&,S:4YQ'JBX.3+-[3$\
M&=3X1ZFLT%R"5$>)36T(U-W!#0DA?D[UE=^S+.7Z',0W 0(>BN0^]US.T3Z% MRP@V09Z(NZD3#NS41>)]!$\NX=WUAJ1=7(!N>] MQ]*P+!?.N>YG8VL^E[@Y]<^Of/[O.5-\/?
>CVI[#%9YBD_&=?%_H%7D MC#A$6Q4C\;A])DQ.=U'\[8F2]&K5)$I9/8<87+YF\NL/BQ[B+,.VPZ)+TKZ4L!\[, M]O*<'/LTRH-?(H!1,YAA+$';.[&GV >]WQB,=E(B/CX)\5L&7"F\Z&&|EE
M8W.-1+/":,5RI[P]O\,$Z?=ZTB]S&+]!,E#6Y!75F.@7[#']MG&WGKB_5EUIN MG[S;3H9LG]LC"Z& ^-/.IS\0I=@[5WCH5L-R%LG=W]O<=|>]X_L#SI;,.^ECS!H:.M[*]"U"324%EHI]B!$"Q4(UH'W*0-
T&JY$W!UC+$:SAS>|33L?B2LY4"F3RA>#8P.30!!US MFP>WAB-7A\89*O,DU%$46[[CT$W/MU*PO^8^@OOLTZG\I5$L]'769(G[_?"_M MQP?-AO-RHPW01]?.XV=# UUW;X^$[!;@_A/VZ=\I)
<-1OQX4]%Q%K-\&GCD M^B'N!%SZ3HOOS'0RZ2E2U7 50^/]P@(G.X)\4AUX0CNGG@E_&WYUX!M0_S@U' M>A_@%6W@]W5A\|\C!OR56?PE&OZ;.KZ^RB[UP+Y^PB[09;_9*)JF*U[VQGZ
MGB(/__ME$#78.NQC"ASF;3@_N^U:(IKWA?._N>37^] ?++/G-?Y2XGH]?3Z]. MQ??GYU\0Z.IDYXHR2&V7X^T"RXD [&$+0]\BTN&OHE$V?*N/;.2I(65_.%#O M(N+^CV_G%,=TW6.;MC]!=8"A-
=A]9.P^[//#6H<[F=.HSBF?& M-S!7LE[PESX;9:S4YS#[N_W'1,_5-S2'U]672#]QZ-V(0LXQU#Z-@-5 ^M^ MM-6;OZ@)"]Q6*[Y&U\L[7W[-MD]PVDN;_PM#VS$EQ[!;?#TE6A"S)8^_;ZWDV8V-
B_N!787NIEU5+),LM7K_M^ON^!,!W4/2>,,N-L)N5:%)G(:S*!%]=5_5MSI53K?-IN=LTWCZ[:=O_L- =F=.6V17-6[=4.OUQ4]:9H\:6^2-KL.U6LY;7MV2]
5(=V4^[4N]II#MMM4=]\]S:5\3>/_$?VP?ORVJKE@Z"OSS4;U6FPTI'PC1^-WT^ZH;DB\/MO?O!';_"$[!D)@7@ADWGH@F>6;HBU>O]BK;Z=F;_3&#P*]O(WE3LNRH>Y-MQ]\EWFM?
E@5N\9YKU:]%&-\

*M1$8FK)=8A:U8+`%8M{GI\/BQ<=Q1X;CY;"R;\W"#S3C)V*LWJ9A*Q9+'-9G M.WV!,#5>.RG."-#C<2\W){*.\D$Y9+K,-6+)8XK/5^NB=';FQVDFWV/;Y(MC,D]/O{'R2.9L%YB';=BN<1R-^_\|#YNW'5:ZRQUF$K%D[<=EK_QDXGV4[/DXLT#@)[9U,8 M/M#)A/7RZK@5RR6.:U-.LR.A36HL.Y+78)69Q=X&K3)EV9Q"Y0Y8N8J5(%A< M=P\TYC3%MXLM$O;%KK ME55L1 =%DHR\+&MN7'-6N&8^F,C,3+;9[%!;F;!<6AVV8K'$8.?E;1QS5ISC MQ8<2>;20/@Y^6=9?+ZX"6K%08J'3Z8K<:..4L,^5Y')&94>>|^<% (R(#UZJ!P M%8LE#FMMWF;)<&Z)T9%$DRLJMOXX6$(5?DT7D MT3V:=<<:Y7UDQ2))1G9U;^QOENWQ//(^(X\2N,]=OIJ&R6"NKPU8LECBL==:/ MAB9R8SZSO# (J!!"JK5=E^65_"94[8.4J5HY@%*8MJ0TIKPL;K4Q9W5YQ&-K+3>$6S"4$:[;^VXRPJ42AS5N.D(>VERAB+G#" ;7U76 M7.\0-HLHBBP"BB09V?6FR2**G$5 JU;56>L]PZ8<98P,QIYA$PX1V76L23?* MXM;K\T!)5EKO"#;(*-Q.9V.93I_M/CT\//[U[NKQ_M=']7SZ?W5A^/_\+W"1@M0N0-6KF+E"";7L;Z)%DI^N]"I8+,(J-P![*U>Q<@23 MZ^Z,)NHBM!/F,JW(ID)@PON\N$|8:IL16+)0YKMY)F>UK;I1Q9//IZM9L_M.'2Z(JMP]MA.:I=QS&J1M=R*Y1+'M7DSLS>0]:6..*8%"=@FKK+WGD:89PNO'SAV:/4' M+*0$>M%UG$KEDL<5\PI3..@C<):!\SF%88?5<^PW8!A! MK%=9QZU8+G%<.:I459AF*) XIY!2F\$K9QIW9[N]S"0J?8L7('K%S%RA%,KKLS M&D]M%9Z:SRWL[K#Y]8[Z>K/VY]NQ2(+)=1UH|_+95^&T^U;#[6\7MJ*IW8'^< M'8LDF%57@<:+6X47YQ,/.[K3.!PSMZ._W@,%M&*A!)/KNM#8=:NPZWPB8A5V M759? [X"KD.1!)/K.M#X>BO[>B$PL8IU<5E]O0.*=7$HDF!R70<:ZV]EZS]/-M5]S"\,OBZPU0&'XHDF!R70.:8, N:!0-*Q0!@(Q9;X4B (B"2;7M:+)"JR< M%;PFH[&[+WA? [^#76]3_3CD623"YKD5-7F+EI&$>Y]AQ6IG[W<0t- 330BH42 M3.ZR";[Q]BY>>7YQW+,S@>2,P,=|G70^4.6+I*E2.87'=7-+{>E;=+?!ST)7FL MW $K5[%R\)/KIHPE;W"'*O(%/?)PB;Y#5UYNER!N@2(+)=1UH\@:GR!OXQ,&Z0N9I-X%%,9BL023ZSK1 M9 Y.D3GP]8]39 ZR^GH7%)D#%$DPN:X#3>;@%,>@\;F/4X0.LOIZ!Q2A Q1) M,+FN TWHX.3089[Z.$74((NO-T 1-4"1!)/K&M!$#6XI.N!;H8@49,QZ*Q21 M A1),+FN%4VDX.1(X36IC]O?2WX'O]ZB_6WKL$B"R5VVR#>!@Y<#AWGJX[GM MWYG/3C)@N0DZ,;$B"2,7-:+ Q^%Y>NU]*2C0[^X EXT!5.Z E;M8.8+)=;=# M8^R]?;O(QT,WX\(]7>/6PX MXL=PO)\F0+]+A3 [*Y"$JN:V"3C_C%_ 0+GNP?O2*TW$)NM>$6V D423* [K71.M M>#E;6=AH>$=]O7O88,8K@ADHDF!R7?>:8,8O'CDPC\ID!?7F8;.[PB[H$B"29WV<,0Q#UA\4"#UT1T.FNYO5"Y MPTE.;"\423"YKKU-B!06#T>8QWNRTGKSL.E08+9$8#Z>0JD$D^OZUZ0^01[G M8$/ SSU\/K*+[R.VRX'*';!R%2M',+FNWTV6$]S;I7P!&_Y Y0Y8N8J5(%A< M=V;"6X8L'$@*9Z20FUVSO8A"DY$$,2,19K#"&#JX;4MY&^;HL-JA15@5*)HTZ[TN0 <7&L01@1 MDJ76NX)-#Z)0B9&@&*)(G9M:1)#,=.56U%$"@DR\K(E]0D7 MTN+@P3S5D966.P*5.YSD+AY=QR=+WQ0HE3BJ<6YFRU*30J3%B0%-"B1KKG<(-MFU(DQ;Z34"3)R*XW33J1Y'0".JPCL]9[A@T]DF+G""B29&37LR;F2(MO9\PC M)EEIO2/8+"!-+V=X;X:H#THECBH]YYKL(?GNYFW<+F"U"Y U;N8N4()M=UO\D74GB[Y"EA PFHW $K5[%R!)/K M[HPFYDB*N00^:$]CB3?1NC"\ABXCUCNFXU8LESANC"'E24_%)KE(B]$$/CM* MS!F/R=AQ+4AM&K%=9QZU8+G%7QS,Y9.9Z MG97@B@43!\!1%C^MLW79#0<$RHCU,NNX%#\\,F3$>I65X(H%$P?...L09V5NO'R6O;PE5LG,"87)QF$,4D:M MEUN%K5@L<=@)8M^&M2DLSX3QN'D0_Y*UCO@(9:L53BJ=,#V7+C MM,/LM>>11QY'N8/9-FN&S]0R8KW"2G#%@HD%,];9YMNKJW/C;K.\;KZ2-4BG MF,N890,+E3M@Y2I6CF!RW4W0&-@L=TW$KEDL<5XPV91VW8KG$ M<8W/QL3I9XK&%Y>;CC3Q.T"-V"^-K+3)CO M91VW8KG$<7W)OLR>&;7QW$7VW/-HHS"6UV:SF.ZQW$>I65X(H%$P?.(24S M?60T?KLL^6V^X(S7Y*(-&5>;A6V8K'$885HHS3.NLC.^G711AF=*!=MR%_!M>@EEV,-MO'G\O894=3M@Y2I6CF!RW4W1&-J2WB[J*-B!>.C< 2M7 ML7($D^ONC,:$%X4)YZ..HCCJ059?;Y9BCAZ*)!G9E;4QW45ANOELHRB.9Y#5 MU\NJF(6'(HE#NNERH-O.-OOYUR^+,TY7=B.0N:_N#F&UNDILQ6*)PP8? S61A MVVVF*;"'9[-)QNG*Bl@>?4'O1G8(ZR5682L62QQV\FQPFVW'JSAYD(TP3E=* MSX8=|?72[L^/8Y'$(6.9V&FWN:,PLIV>1A:G"R]>/2F#@lO17R^MAEJQ5&*I MH:3I<\$W]5WRT'RE1_\XWL%0HZQ 5BR29&17W1#45[;(K\@H3M)RW:'V68&L M6"3)R*[NL:Fl;)FGT<3IP@NCGK?4+T/M -8KJ\)6+)8X;/;134()MZ6FPO*" MZBM"B9WCN7?{J^X3*W? RE6L',_=%?K-VQD>5R/ M'\QH%WW<-'HT/'?WUPFJH%4LEGAK+K+R-.59+[]@OM,(%RYCU*BM<,!1),K*K M,^."C>R"7},^F-V-PJ%W).MUW]^,# (LD&=G5O?'&1O,&_3!C+.W[&,#:UE5 MU(JE$D^=/S8:BVGD!<[%Z$&SE^H.*@P]%$DR-MLFM)8^CM2PZVYX,366J])=@PP"K" "B29&37DB8,L'(8L+'1ZH{4>DNP,8)5 M+*]#D20CNY8T 8*5 P3]1JH[2NL=P48.=O3_<>@(-G)@D+.:'=M$#G9QIW1- MQB-KKO<&&TM812P!19*,[']K3Q!)V<M9D M'79Q0_5YMB0KK7<$&V%$YCWLH2/87O!3HP3=A@Y67IXS?)XT\;Q!.V1/2 M"VQH)4I8.4J5HY@,B6X8L'$@=WSX6QYH!U32+A%&,"?":,DF(/92G8Y M#",<,F.]T$IPQ8*) SN7-C, [],^))F=PBL$!/NEQHXL^VKB<_5AH;&*@!5NG4W:NR8I<')Z(R^N-$;6Y-]2/W)K3N.]4(KP14+)@Y_+O&I>D= MW60"3LX$A%$8-UI>$XSUX_2WS%@OM!)Z M5YM,=,.V+3N(]3(KP14+)A:\;)2[.]]0]/KZ;.LNN71.@.&XK.1.V83NB'=AZ MQ97@B@43"PYY\S',*MYX;B=[[M? $(H]9LMNT8:A@5A]6>16+)=+AF+W&0HC!#;N<3'6RZPE5RR9>+*)C7)WUPFJH%4LEGAK+K+R-.59+[]@OM,(%RYCU*BM<,!1),K*K M,^."C>R"7!),^F-V-PJ%W).MUW]^,# (LD&=G5O?'&1O,&_3!C+.W[&,#:UE5 MU(JE$D^=/S8:BVGD!<[%Z$&SE^H.*@P]%$DR-MLFM)8^CM2PZVYX,366J])=@PP"K" "B29&37DB8,L'(8L+'1ZH{4>DNP,8)5 M+*]#D20CNY8T 8*5 P3]1JH[2NL=P48.=O3_<>@(-G)@D+.:'=M$#G9QIW1- MQB-KKO<&&TM812P!19*,[']K3Q!)V<M9D M'79Q0_5YMB0KK7<$&V%$YCWLH2/87O!3HP3=A@Y67IXS?)XT\;Q!.V1/2 M"VQH)4I8.4J5HY@,B6X8L'$@=WSX6QYH!U32+A%&,"?":,DF(/92G8Y M#",<,F.]T$IPQ8*) SN7-C, [],^))F=PBL$!/NEQHXL^VKB<_5AH;&*@!5NG4W:NR8I<')Z(R^N-$;6Y-]2/W)K3N.]4(KP14+)@Y_+O&I>D= MW60"3LX$A%$8-UI>$XSUX_2WS%@OM!)Z M5YM,=,.V+3N(]3(KP14+)A:\;)2[.]]0]/KZ;.LNN71.@.&XK.1.V83NB'=AZ MQ97@B@43"PYY\S',*MYX;B=[[M? $(H]9LMNT8:A@5A]6>16+)=+AF+W&0HC!#;N<3'6RZPE5RR9>+*)C7)WUPFJH%4LEGAK+K+R-.59+[]@OM,(%RYCU*BM<,!1),K*K M,^."C>R"7},^F-V-PJ%W},MUW]^,# (LD&=G5O?'&1O,&_3!C+.W[&,#:UE5 MU(JE$D^=/S8:BVGD!<[%Z$&SE^H.*@P]%$DR-MLFM)8^CM2PZVYX,366J])=@PP"K" "B29&37DB8,L'(8L+'1ZH{4>DNP,8)5 M+*]#D20CNY8T 8*5 P3]1JH[2NL=P48.=O3_<>@(-G)@D+.:'=M$#G9QIW1- MQB-KKO<&&TM812P!19*,[']K3Q!)V<M9D M'79Q0_5YMB0KK7<$&V%$YCWLH2/87O!3HP3=A@Y67IXS?)XT\;Q!.V1/2 M"VQH)4I8.4J5HY@,B6X8L'$@=WSX6QYH!U32+A%&,"?":,DF(/92G8Y M#",<,F.]T$IPQ8*) SN7-C, [],^)F=PBL$!/NEQHXL^VKB<_5AH;&*@!5NG4W:NR8I<')Z(R^N-$;6Y-]2/W)K3N.]4(KP14+)@Y_+O&I>D= MW60"3LX$A%$8-UI>$XSUX_2WS%@OM!)Z M5YM,=,.V+3N(]3(KP14+)A:\;)2[.]]0]/KZ;.LNN71.@.&XK.1.V83NB'=AZ MQ97@B@43"PYY\S',*MYX;B=[[M? $(H]9LMNT8:A@5A]6>16+)=+AF+W&0HC!#;N<3'6RZPE5RR9>+*)(G7=B.U:1A.A9+UUZXKH58LE3AJL6'VTRTUQCDM MG&>VT(DQC"$74X9:RI#E6FO!%OLF'AS,-CW0*#4>.,^35116(\I8TF#0FH M_#6L-T+'K5@N3;@VST9F4F.ADVRAYU%%8@[!3MX6-U89:X&UX(H%$PN.I20_ MO=T,XYKDU50IJM"> [S#6#.H4+D#5]YBY0@FU]T!C4%_.NVBBX0=6X?*;,!R M%2M',+GNSFBL=5)8:SZZ2+O3Y=<-[ZNO-4@RT0Y'$(#4>,]D\-1\9I$8 MGVGML+V #%BOK89:L53BJ=,1@-1XZJ3PU'QFD9AEVRT-F84,6*^OAEJQ5&*I M>;I#1FH\\=5)X:CZS2(R[=<,BDJR_7EX%M&*AQ$'-=*TT-8XZ*4XYXP.+Q$PZ M;Z/+PSIJ#;1BH<1!39X]>7/CI(/LI^=Q11X]91D=M"R_7%L-M&*AQ$&-3S(/ MEAOKG)>L,U_FT3*&\1:60>ME5D K%DHJDVD-@[UC&+#M/J-P!*U>Q<@23ZVZ"QGGF\';91,,^MWES?*.1,=+G=%8YZRP5GPZFD4<[&KJX\6+)0XZ#3Q*8UO+H&HSPOE0HBC. M\)?5ERN{CZQ8)"(^,L(J?',1?,,\T"BC/1!$-895E_O,0:.L52B:/&'&?/ MA-)XY,+DE?E""XX-ES'K55,1*@9%$H>T:>,72F.'BVR'7Y-&/%.?[A*'CVSR M5f!>? YU8JG$4L-T JLTAKG(AGF>1Y1QYM8X,_!L7.7* M$4RNNS,.NUP6MT$3=CF5I=8;C?794+F*E:.3'/HJ>M>X\;+XHYIPH:HLM1Z M#[V'BI7L7)TDE-UKS'[97%+-6'O5%EJO7O8F J5[%R=)):3=,]OYSCA^=?K MW6.SFQVIU>YAY0Y8N8J5HY./&B(@16K6#DZR5VFV+/NN:9[B]NX*Q*N'B;-LJA#7)'V!W6>GNA<1!6KF+EZ"1WD3S/VAN:]LJ)D7[S\!VE M]>9!LR&L7,7*T4GN\E7P6? =BTSUYQH#)^S[W[^KX-=V]O_WT='?\]L7.7*$4RN:W!]V[>+/]L6%W!C0'PLI5K!S!Y+H](S=W MAF*.@\WW3E=>K#Z86&+]%VQW&.LM4X(K%DP-)F)41S\S@=S*,.\$L">WKS#6"'^T$ERQ8.+ TNG-WC1!A)&#B'EJ M9)A#T--6?.[?A-A!K)=9":Y8,'%@4\KF_2PL$U28.2D0)/O&&;T@=V1=@>V M7G$EN&+!Q(.%S6J]:/" MC>S"YY&)8=X;#V$KOO?SZ#N,]3)KR15+)!YLMF#C[%-@XWB-/,BP%@HAYVY MF,M.%RIWD,I5K!S!Y+H]HG&Z)K]=!F*@TQ18N0-6KF+!7W1F--368.,!$=FUI D& [$O.I.$FST8/?/I,62E M]8Y@HPD[)@1## 1%$H>L^PV8?=/[T>BR0..1O.I4W:81=?VY@G3;+2>D>P&8;= M/[T>BR0..9VXL4W<8.6%=2;.^N>G'XZ_?_? E/_#=P>8(4+D#5]YBY0@FU[6\ MR1%L>;N$R6*#!ZC< 2M7L7($D[N\,UP39SC%3 (?*#EF-*!=_G2+QFPW"\5 MM6*IQ%&MS;.??Z[))IQB%(%/A]SHO%W_.OZ. 'IU]YD5RR2..? (V7;5RM3M6"RQ6#?9H\]F)C-PBN/?^=3&,GU/K'?7UPBI6JZ%(DI%=61NG[&6G/$\B/+/2RB01LOYZ M8374BJ421Y62"-^X8[_DCOE*,\>K5/LZ[R#6B^\U"ENQ6&*QT,O9>WZ^<<1> M=L2O22*\M"7=]?Y8OfR/K%@DR@<,Y\,A&XE\W[9[LO]ZM?6;%,@DFU_6@,=A! M8;#Y]"+LCH-?[ZBOMT Q@0Y%$DRNZT#CP(/"@?1.U1 L6,0ZQO4+%A#D023 MZSK0&/6@,,I\!A(41EU67^^ PJA#D02JZSK0>/[@.!"/CTK"[L3V]8[Z>@<4 M0^)0),'DN@XTKC_(KG^>]@3%BK85[>G5.O=W#+IAXJ=\#* M5;P

*2ZFZ$Q]=&^7=P3L.^T0^4.6+I*E2.87'=G-%%#5$0-?-P3%5&#K+[> M+$74 $62C.S*VN0'49$?\ E.5.0'LOIZ617Y 11),K(K;Q.*1$4HP,'T9?'ULBJSY MB0K_+JNOEU7AWZ% (D!%=61M3'F53/D]%HF+U719?KZIB]1V*)!G95;5QUG') M6?/U938JWT;_AO70&FC%0HF#FNEL26K,<9+-\6ORB[2IA=GU#GZY]OO(BD62 MC.SJWKCA)+OA>2B1F!'D\9Z6Y=? KJH!6+)0XJ'/-^8RR2O&FJ1!M:.^KS%DV MDE"Y U;N8N4()M?=!8V13.IM(H:$W;(.<*G? RE6L','DNCN(<\)!L(K^.K*M4NN-QOKHI/#14"3!Y\+KN-98[R99[90M866J]>UB[GA1V'8HDF%S7O<;9I\5= MY(3=8F6I]>YA4X&D2 6@2(+)==UK H2TN)^/6SXD!3A Q1),+FN M>TU:D>2<8F4/6EEJO7O8D",I0@XHDF!R7? >:,/"0M[D8_CYUDI?7F8?.3I)A! M@"()G?9O-S$+'EQWW1-NB5K+K<1*G_MF<\\3W%IC10N0-6KF+E"";7=;|) M=;) N[PO8V,@]-P!*U>Q<@23Z^Z,)C'*BB$-/M[+S%9[)AZMVO JK\Q8;YD2 M7+%@XL#.E%#2;),:W(0f63&VP2=QF=FGKZ04\K#Q@LQ8+[027+%@XL#. ^;A- M#PW/30Z3%8.8PNYI+$Q04.2C0Y#MEUV%?IV#6:ZTP]5 ZD MP;_777&.'11),K*K> ^.QB^RQYX%(X?;>2\=/M+$,Q<4.8S6Y8LG$QDUUVQQ_& MLU(WAK;(8PHK<8.T8Z^,6?:N4+D#5]YBY0@FU]T$C7U2C8(=CX#*';!R M%2M',+GNSFC,=E&8;3[5*.RV?R9:5X:M]V3&>LN4X(H%$P=V)N?LIL,AQFP7 MA=GF4XW"6,\2@['CCSRLV=;'"Q9,'-@YOZ5<9H5NS'91F&T^U2C,[@+6>!/& M.QIKMK7@B@43! [8V'=WV;$"Z-&;[*.PVGVH4YN4&DT+Q0WPD,]8+K017+)Q<X ML'G&VHG;#M0?93;=A>ESPJ5^FN]YAK!9:#Y,%B,"]"X^T<9[NKA\IT M=9;=]C35.%U&2ZD:%+O^80ZV56@BL63!SX.=\O:,;K;]AL4^IAJG M"R\=?BSY^%%K*"[4&.O)%4LFGNR\C]OT41V:4LN+L8NIAG;WWQWLJI?%RAVP M7@VU8JG$4;U/-M9E;? TM178.391.-TY<6_- VS SN]?IJJ!5+)8X.XNRSA&GLM5'8.S;'.%UY MZ7)S\'OM);+]Z)6+)58JO>SQX-L;+51' K'QQ>&<9G&#H9#!JS75T.M6"]Q MU*.1F=6WI=- &MM/SV,*.]C)NJ3^U;$=_O;P:.L52B:-Z$R=3?RS(;]0 V"B_-9Q66 M.>I\BX/9DP'K[=50*Y9*-5N>1:UV<9+6\4Q<7Q689F7H4T:LB 9L%Y?#;5B MJ<117:2S!f!MS+25S?0\JI# <$+3/P_-7!]S75X6M6"QQV)QF;^8$V[AIN^2F M^5(K7+,,62<SPC5#D20CN_HVKMG*KODU:84=G>98=ZRGWD=6+))D9%?WQDM; MV4O/TXHO%\V695L&#]88#VN96:%1VS%8HG[\KCHWGZT:UQI59>(UU,*S1; MW^X@E\TH5.Z E:M8.8+)=3=$8T9M?KN8PD)WAL/*';!R%2M',+GNSFALM%W< M1&Z^]>V.U'JCL?;,[N\BAT423.ZR>Z[QZ&YQ%[GYUK<[4LQ=@\H=3G)B]Z!(M@LEUW6L2 +>X=]Q\Z]L=]?7N8:,#M_\6.19),+FN>TV^X!:WAIMO?;LCM=X] M;##A%- /R4^3!Y+KN->F%DI,+A:UO=Z36NX>-/9QB>@"%))ALO7MCN9Z&['9C%-D.U DP>2Z M-C8QCEO9K,6FIO-B;R^SO[8Y$$D^O:VV1<]G%G_WEL)RNM-P\;#7V1 MB^(C%IOWH.1^;M[7CS_9EL82$8K4DI0=_OQ.Z0H=4U?:M2MZA=;_MEYKJGJHC\DR=F<,7'!>;Ol;7?;^,_7VS7&U?GESO=K??GIYN+ZJf[_GVF_5M MOQI^\WZ]N9GOAF\W5Z?:VTT_OSP<=+,\%8R9TYOY8G5R]N+PL]\W9R_6=[OE M8M7_OIEM[VYNYIM/W_?+]<>7)_SDX0=O%E?7N_T/3L]>W,ZO^K?]L_;WS?# M=Z>/62X7-_UJNUBO9IO^_N)/99?]^?K?YIM8+]>'?V(\XZ@'R>(\G.C]S@ZG]?]^FY^] MV*P_SC;]Z";_HM#;0Y'#V>S6.WI^:;W&7Z[&(];G?VRG]^VLS?]!,_X,'^W M[&? SU>7LU7)HDVTOUT<\&H.S,-_WE8C?[9;W=]MO9UL.W Y8N[X;0\\]/7ETM M5E>S5ZOY\M-VI=W_Y#[A%Z_[W7ROW'XYO(_Y]O7LB\^^G'TV6ZQF?UROf[;# M&ML7\[MA^_M-G%XSW^:?,W>SU73;,O6OJ6I^<-&YFR_O M"Y$ZR_NT*IUV_W?[[?9V?M&_/\G^,+?]YD-_G'^#N4X&",^O$0^]H9^]Q9PK= MV;$WLU?[7NP1FFT&F]>T&43)1]>L'T]9MX&C[JP 4;)1\M^F;&/0G*6-(4HV.GWW>/]N M#30=906(DHTJT#U6H*N#9A,T^Z-IB]M%6V<3$ $>)M4'K,2U4\HFSC*GA2PU'&D$?]\3@(M0N.L#[&:"'/.=CP#54\U,.XU](:]K4K@RJ:OKA)1-G&Q?#LAJM&4"6E.U39 MQE7PA(>C;.*!JHXP**S3+(1]":58"X#54]#.,Y#AD,<]IO])?8>KS\N5L.5 MU&+HRL^K[6YS-UP# [!*!0;.6]X8HVI@&GO!PVPBAI*R'*MNX"]IW<)14(AU M\3NZT0Y<]ASWGXACPEF5P:CG(QPG).?KFYM^*HC\$E.']\JA4(M MC W?YU.11A-6[.> 2;QZ"B)P'1+$;IW5/KY2<==:#&*$IT#"-,(N*0FBRC:N M@B=!X@ECG^>Y#]VAD1VW1>/AXS M&<=\^0M/2P1.2Y*H?>XL %L%C"]M7R/1-<(O*6.BRC:> fGO&)/'Q4'Z^S^(+++#V1H,3_3A,*)1MI4Y*405%E&UDHC)\2I%'PKAP,X4L7]:C'0D9Y-R482EB3E3E39QE7PW$E6RE@REJF.Q.E,^N+1_G-[7<_)_=+.LJARC8^>><^99",-2Y+R(JIL MXRIX7B0K=2R9D*CV\@"')?]4I';9P.]S9POXZL4];#$54IY&J4;2F"+E4U39QE7P?$!52F,](7D)IR,D MQV%#%-!XQ_OR#$>5"F,8DHNG#/CJQ3UL,1_2GF_11HJ;)N575-G&5? #\J2EYA;S'^VYE&ZD MG6E2ED25;5P%SY)TI7:F8U&,*VV$[L+Q;3+26LMIN,M)I)KM.H M-9ZIF K=[!ZU=1,&?+W2WE%E&U?',R;32#,SI*2(*MNX"IX4F4K-S"0T,Z/% M>,=B(DSJG.1K/$LQ%9K9/72?.US 5RYN7XL!D?&LR322T PIA:+*.JX">;"L MJDFPE(1F1'B'8RK\LPUF?&Y6"@+B4,BA$NA,_>YPF-JQ'3,DA^[CP"WTMQ-UN,DYRG7*Z1QN9(V195 MMG$5/-MRE1J;B\6S"--Q"(9ISWUD\B9&R#PA*4MHO)2&44YOE[QS]!O8X4.!S'\?&M'8F,)N:.#++@!LE;VCHS6WY$] M75) 2I!;_'(5D^X"S29.D Q8 M0;)&2MY#8K)*M&!>G $[2%;K!\EBF2Z^8R(5E;]E@C/@!\DJQ#P(ZEK'2'S= M\@XV\8QDP#22M7*-9+2VD53I@DH XTA6ZQS)8KE.V>$",$)SX@$YV_$LG(%U M)*O0]7Z]6^X6[^70QT7N%&AM):G2!; [1@(SQ1(=)S;0;N2D*V#*6[AP/WOJ,B>AYN&0D$Q+ZG 3[ ]1GPMVZ!+I%0XR)AVMAG6L3J70+AB;@\ MPH$5-Y_PXG>PLM'_AVBOM*E2ZH'V!SHI%0R&F-PLG2!94 ; UWX<80'FN M$>-&8X(] =XTX=Q=B.[;&0B^B_)6-IEB 4=Q+AHIB)S609PL75)0-%P>VX, MU+$XJ.+/*4B'F=RG9@%?;SYA[+V_K6B Y ;]F \1WD[FHDRD@&DX%XTD04YK M#4Z6+J@$8%.X[S8&S(3@II71DD67A,E0;K3.?U868#P3SMTA0.MF&7CRXGY1 MI0NJ 7B6;"7]T9]"DZ4+*@8^ZXC2!7IB0]I86-G-?2H4Q;XS*F/US"CWF, M$@ CY%9,+/"%GRO79 X%7,.Y,"7TT9]$DZ4+*@$H$N[C;$X]3P>?\/]>1G+%WM#23I:HT4?PPEXEFJE_-%;C).E M"RH!.;NWXT@624>RK-*1;=?,$ECS'AH'U-Y_P_DX@N7;;@*]4WK8F@R/@-M.]Y5*YF/UEV<+%U0"?B1NK4RGT](=R,[H(=3B..D[41NE 9W-A' M=B<>M[.B.UVWXH8C)2..L9#FF-*R\^827-P;@RC$$OF)Q"ZG2!24"9$[W$MUH MS&/]+,TWDR':#)>!/SG4KL8[6E9PL75)0+YPRV\,TK$"IT5\69<(ZP9$ M9P -O,+YA%DX!NC:^02^9''WJ-(%-0*$S+22[FB]R M/C?KS>YJ?!5^_<47*.]6DVD2L"OGH58 M1VM'3I8NJ 0@5[C7-X,;O/-V6K-NN&"/HD*Y4P+BVM;.+-P/N$67H3>LDD& MOG\Y,YL,H("\,3>ME#M:@W*R=$$E .'"W,\Q6"<^P$[+SK)8\DB&.L:LSM(+ M0'PE_,-+85TYW\W4= [8)B,J8'#,,2M)C],)G"Q=4 G O7";< 3B-I;J#-,N MHLZI.&.SB@AP&.<3%N.EX!5/?3WESTPD7#4ZMZV$/UH?=+)T024 5<-- MQC&8QX*>DD+$,$_$##4PF1ZR!/SF?,"A_)LS+YR#X? LJ;VV2@!6S4N6VE'=); M19.E"RH!J!ON0X[!/*4(RNB#'E-Q0O/L_?3 PIQ/>)B7PKQV.H)OH[RG369; MP&"=VU;"(JUQ.EFZ<26 =3K'7YABN$VZ?D?!22".(J=^,=<#[G M$],G3T%U!? @"7[I\A4U&4L"'G7>MU$1<$$E W#C:WPW +_NLG6GWB^5 MJ%0"PX<@]$J:TVHG*1#I9/,9"K$+)+J YW0,"QR7@+*HCN]UH M/#.%UE6C"6AP,/6,XW;_P,8>@LZ^V? NJW"/X&C8Y"PX'Q?[.&=''YD6U.Z"> M8E/UT3OU0?"3U806E>*)}!<&2G&XUMIM'Z:C3!#0ZFH7&<'AUX&$(7[C]*_MJ!0Y1WS>I"\X'+^TI0OE!*'GR&& (D]?/$%%IW2Z2)9\@9>5/$;&8SA=95H\EL M.# %C>+F:LA._(^W(_?/650W=ZC?D>CUJ;7_UQ*&88_M>7W'V/9"361#[LAN-YK93*%UU6@R&QK>-AO% [=ZAC3TO@/MN/RSS(A\=,7N3 MN!:PINHQ^X=WUS>+_JD:W08SA=9EW@0T%(SL;*,9S11:5XTFHZ'AC;11G!T>_M;ETI?KAO(XJY =[QK9;KX_TN!N/,'^@:H(I6:DVYRQ49LIWK\- V)Y)ORC=*.M]UQ*GI6'X(3DNL"]?N*<_ETHE}2U2\EY_]!4$L#!!0 (6!"%E/24W<.MRP(#L{ 9 ->&PO=V]R:W-H965T MX][=<4?6'UO2@!+'BHAS3@HK:W/P]"P$BIJ3E4- $hLE*ZHQ:U>A;,60 L/ M]D081U$:5I3+(,_\V8W.,[6R@DNXT<2L]HK]QTL0]AD'@^#I8,:7!74'89[5 M= FW8._J&XV[L& 72<"6)AL4XN!B<3U)G[PU^<&C,QIHX)7.E[MWF2S$. M(N<0",5"\K6$"0C@B=.-7QQGTKW3 S?43^R>O';7,J8&)$C]Y8Q.-9^ATS-R?$P)XZ?DZ6RC@<+"5L;KJP.A!Q65[IP!=']#8 @^$+(@+(@+# MQ^\+2#\I XH6VGGE94VHGFG5$.VLDL<_"R=3!^P<&O*WE*DNB$Q%$\W &?^M{(=/@2%\X.')-CS$4/7QBOMXQ9XO>8$/:P>84 8*0C$>=]>BEF*XF\)}E^>F MI@S& 7YX!O0:@OSMFT$;? =RE[T:D6VJ37FVRCSW_;DO0G= 35PRO:V\)4T_H M6L@Z3Z(L7&\]>FXR&/0F6WX.>S^'>_V<@>$%2,NIP-:"%S"66B"UQG;G+8>= MKN[E_-4[WDJ$K C'1Z0?,A&Y'M5;NQJO;=?*

M
M1$8FK)=8A:U8+`%8M{GI\/BQ<=Q1X;CY;"R;\W"#S3C)V*LWJ9A*Q9+'-9G M.WV!,#5>.RG."-#C<2\W){*.\D$Y9+K,-6+)8XK/5^NB=';FQVDFWV/;Y(MC,D]/O{'R2.9L%YB';=BN<1R-^_\|#YNW'5:ZRQUF$K%D[<=EK_QDXGV4[/DXLT#@)[9U,8 M/M#)A/7RZK@5RR6.:U-.LR.A36HL.Y+78)69Q=X&K3)EV9Q"Y0Y8N8J5(%A< M=P\TYC3%MXLM$O;%KK ME55L1 =%DHR\+&MN7'-6N&8^F,C,3+;9[%!;F;!<6AVV8K'$8.?E;1QS5ISC MQ8<2>;20/@Y^6=9?+ZX"6K%08J'3Z8K<:..4L,^5Y')&94>>|^<% (R(#UZJ!P M%8LE#FMMWF;)<&Z)T9%$DRLJMOXX6$(5?DT7D MT3V:=<<:Y7UDQ2))1G9U;^QOENWQ//(^(X\2N,]=OIJ&R6"NKPU8LECBL==:/ MAB9R8SZSO# (J!!"JK5=E^65_"94[8.4J5HY@%*8MJ0TIKPL;K4Q9W5YQ&-K+3>$6S"4$:[;^VXRPJ42AS5N.D(>VERAB+G#" ;7U76 M7.\0-HLHBBP"BB09V?6FR2**G$5 JU;56>L]PZ8<98P,QIYA$PX1V76L23?* MXM;K\T!)5EKO"#;(*-Q.9V.93I_M/CT\//[U[NKQ_M=']7SZ?W5A^/_\+W"1@M0N0-6KF+E"";7L;Z)%DI^N]"I8+,(J-P![*U>Q<@23 MZ^Z,)NHBM!/F,JW(ID)@PON\N$|8:IL16+)0YKMY)F>UK;I1Q9//IZM9L_M.'2Z(JMP]MA.:I=QS&J1M=R*Y1+'M7DSLS>0]:6..*8%"=@FKK+WGD:89PNO'SAV:/4' M+*0$>M%UG$KEDL<5\PI3..@C<):!\SF%88?5<^PW8!A! MK%=9QZU8+G%<.:I459AF*) XIY!2F\$K9QIW9[N]S"0J?8L7('K%S%RA%,KKLS M&D]M%9Z:SRWL[K#Y]8[Z>K/VY]NQ2(+)=1UH|_+95^&T^U;#[6\7MJ*IW8'^< M'8LDF%57@<:+6X47YQ,/.[K3.!PSMZ._W@,%M&*A!)/KNM#8=:NPZWPB8A5V M759? [X"KD.1!)/K.M#X>BO[>B$PL8IU<5E]O0.*=7$HDF!R70<:ZV]EZS]/-M5]S"\,OBZPU0&'XHDF!R70.:8, N:!0-*Q0!@(Q9;X4B (B"2;7M:+)"JR< M%;PFH[&[+WA? [^#76]3_3CD623"YKD5-7F+EI&$>Y]AQ6IG[W<0t- 330BH42 M3.ZR";[Q]BY>>7YQW+,S@>2,P,=|G70^4.6+I*E2.87'=7-+{>E;=+?!ST)7FL MW $K5[%R\)/KIHPE;W"'*O(%/?)PB;Y#5UYNER!N@2(+)=1UH\@:GR!OXQ,&Z0N9I-X%%,9BL023ZSK1 M9 Y.D3GP]8]39 ZR^GH7%)D#%$DPN:X#3>;@%,>@\;F/4X0.LOIZ!Q2A Q1) M,+FN TWHX.3089[Z.$74((NO-T 1-4"1!)/K&M!$#6XI.N!;H8@49,QZ*Q21 M A1),+FN%4VDX.1(X36IC]O?2WX'O]ZB_6WKL$B"R5VVR#>!@Y<#AWGJX[GM MWYG/3C)@N0DZ,;$B"2,7-:+ Q^%Y>NU]*2C0[^X EXT!5.Z E;M8.8+)=;=# M8^R]?;O(QT,WX\(]7>/6PX MXL=PO)\F0+]+A3 [*Y"$JN:V"3C_C%_ 0+GNP?O2*TW$)NM>$6V D423* [K71.M M>#E;6=AH>$=]O7O88,8K@ADHDF!R7?>:8,8O'CDPC\ID!?7F8;.[PB[H$B"29WV<,0Q#UA\4"#UT1T.FNYO5"Y MPTE.;"\423"YKKU-B!06#T>8QWNRTGKSL.E08+9$8#Z>0JD$D^OZUZ0^01[G M8$/ SSU\/K*+[R.VRX'*';!R%2M',+FNWTV6$]S;I7P!&_Y Y0Y8N8J5(%A< M=V;"6X8L'$@*9Z20FUVSO8A"DY$$,2,19K#"&#JX;4MY&^;HL-JA15@5*)HTZ[TN0 <7&L01@1 MDJ76NX)-#Z)0B9&@&*)(G9M:1)#,=.56U%$"@DR\K(E]0D7 MTN+@P3S5D966.P*5.YSD+AY=QR=+WQ0HE3BJ<6YFRU*30J3%B0%-"B1KKG<(-MFU(DQ;Z34"3)R*XW33J1Y'0".JPCL]9[A@T]DF+G""B29&37LR;F2(MO9\PC M)EEIO2/8+"!-+V=X;X:H#THECBH]YYKL(?GNYFW<+F"U"Y U;N8N4()M=UO\D74GB[Y"EA PFHW $K5[%R\)/K M[HPFYDB*N00^:$]CB3?1NC"\ABXCUCNFXU8LESANC"'E24_%)KE(B]$$/CM* MS!F/R=AQ+4AM&K%=9QZU8+G%7QS,Y9.9Z MG97@B@43!\!1%C^MLW79#0<$RHCU,NNX%#\\,F3$>I65X

JXLS@Z_+'&Z@W8&^'RAE'W:N`2_R_DOP%02P,$% @ !8$(M611AD8NO$@ KO$!D !X;"]W;W)K&ULM9UK M,!M&%H;_"N'M%EM@&Y$<#B^!8Z#UG)=M&C@M+N?*
&8N:A2X<=WBLEW/AY:?UYL_M?=?MDK\>EJOMFXO[W>[Q)6RV MO;WO'MKMJ_5CM^K_Y6Z]>6AW_5\W'V;,QTW7S@^-'I;S/$W+V4.I6%U<71Y^
MIG9S=;E^VBT?J^[M)MD^/3RTF_=,OUIS<7V<7!:S>+#_>[_0IF5Y>/!8?N M7;?IX_'MIO_;[(4R7SQTJ^UBO4HVW=V;B^^SUY25],!%(>3?B^]35OESLK^6
MJ^UOG_N__#Q_T;_^=C=!TMEWM4_T'^>Z1>Q"3=-U3_?*+-ZR>M]ON>KW\SV*^NW!S445)0\'^ZN?5KN;M:??NJ.5\3WO0U/JOG_[9_'7M":=!S[WR8X/<;%",-
&#'!NS<#,6Q M07%N!GYL<+CTV?.U'SI.M+OVZG*S_I1L]M$},?^'0^\?6O?]M5CM1\JIW:;_MUT7?;G?UR[I=;9.;[K9;?&S?+[ND7M/-%[ODE_5V MVVV3;Y-
W_6B=/_6AO|TEOZ[GB[M%-T\.G-GOXF:;_$-TNW:QW'[3Q_!Q3B3_M^.J;Y*MDL4I^OU_;7O^]G*VZS_Z_@/;,H\?\X?GCYF/?$$69UKM[K<)K>;=_MW-)>N-
N7CO;SOM&^BT_]=L/N1/XKZ?5]X2E_TSR-"LG^?Z_.,;=CG3LE-T M=]TSV.L@8@<>E*4>)89165,GG.MA9 E+TVKG+V:%?*?*^3N*^PV#PG]M7O^/66[5&?[MT&&&A DDC$
P383R181RXKU>(D5 P@021B"8)D+U(D(5=Z_-^/IFV+EQ]P^C&"OSPGZGUR_75SNO[VW|N?!\VNDM$MVP_VZ[3 MV3QTC"%A @DC$$$3H'G1H)EXHS=(59
P@801"*;)D*7R^WD:=ZL?VVEW<F+_8+6$<LK\N17^R9XD(RYU5>KQ_>+U;MWCN^3O3? M\[/$6PW<\-"\1"*4)*(U0-%VF7,J43ZP)1P!*"B1-0&F$HNE22,N5,/0R1-
0&F$HNDR24^6\;DE >K*H#0!I1&*IDLAG5GF[!R.DE .[] LS5.S M)D#-EB4IR]*Z,JO'E_!1F312F=M)..N,_X&#FQX\MI$T :41BJ;K) UA5D\M M,U!/"*4)*(U0-%T*ZOLSI^-
QE!FH(3S2=*M1-8/O*%"OYTVJ3Q9(%Y>[?09M9MYN%JO;Q6.I3'Y<;SXL/G;K;KN=150?=|+0#H?2!)0#NI"PJE"2B-
4#1=*FE!O&J\^[G;!"N06ZU;,M0>.DCP|]Z2/C%W^\2^\CQT MF]M%7VV6W6J^6'YP=AYT@@Y*$U .H6BZ'-+5YL742@)UKE":@-((1=.ED,XU
M]TPGCE82;G$NG)EVR1+&&\9SLT@,PYJ&Y8WA@VQAC&36U($_])10FH#1"T70IL?,W,..XP6AMCP_M&4ZKVL(L\ZJ6,-8,)U9M8>,SJ[FT;[G;OED+@O=Y]AL:/ BALWU0&J%H^DHJ
MZ119.K$>,*CK@(]$(E$8HFBZ%='W,/2DY6@^,J;3?_"4WW,&U)2K+]]HT$9;P MG->UL?*#%,$EU33V=TE
M=N$E=N4E=NGEE_!U3/HZ%KGZ\MG,,QUKB4K-,G$.B)P@_=]D46)NH^0O$<'3 ML^Z,P>,2.B<(I1&*IFLG[1^;NER309T>E":@-$+!1="FDTV.1BS:993VF97K6
MC0_N6LO"S917J5E/OH0E8|*2,,=)\NZ M@I1!7264]J T0M'TK2'251:1JTC=[4(5*&S+0X=SMM'DY$\VJ]\YFT?X5W3JG MIL FI*^,VS!3ZZ7[=:ZO_[(,-0' M0Z_2-#/W"XW%568?V.-R\
[GU2!P;JX?2&A8QUO"!'IXUQ>WF!]^54\!(I1&* MIBLE?6 QU0<64\!(10DHC5 T?0.]]<$\Y<>V^D[^X=3W+0RZ7]HTL M888R8U^5N'1N;;,YO90&[]-I SYT.$)J
DHC%$T72MHQ/M6.<;@=@[($E$8H MFBZ%M&,\THYQRT[!X62W)JE## M!:41BJ:Kf!P#,]5P<>Q!,-B38+!'P7P]P\6EX>*1AHL/=_]9IKTM4>;T]UD@-M,@A_I*$U :82B-MZ5)('\@C-
P]RX:X[\]F,&QW$TH34!JA:+H4TFN6D1L'W>V'"%1CNXC,_TD 3DC.A MWE72#):AFP;']P]L$MS]F8)U@*Y5A=((1=/5E2ZX+*86):B5A=(E8HFBZ% MM++)EY!Y$=[M@!8:,"X>3X-
"4Y$FI]Y=R^&C$;L.K&(V(?8@4NQ)I-BC2+_$ MPM92&N5RZA;&$NIVH30!1#K*IDLAW6X9N87QV$Z'WQFN,,,:$V1;P6<)X49MA M9*,QEHT<#5=*(UFZC634!/B1:4Y$[ISL
GM<9AZ%/1*7FP=[&2%K&* ML8@W=-,DMYL=>D="-0)*(Q1-5TDZP&JJ ZR@#A!*$U :H6BZ%-(!5I$,\-A. MK5-F8?2'"$M(7K#<+(J6,*ZLFM&O33JV*L.Q'8J!\UFT&QT\
*&"THC%$T7 M21JO;JKQJJ#&"TH34!JA:+H4TGA5D<;K&QJ602WPA@A_"#E#|*N2]JB*LT>3 MY\[:=>8/')=1+06F$HND**B!VF.JE*JB7@M(@$E$8HFBZ%|%)5I)>JAB>S#$J$ M-
T3X0@9HE^5]Y$5Q/$OEA(1/*/MSAL\+|'S?5 :H6CZIU&D[ZNGGA!30!T= ME"-@-$+1=*FDN:LC3XB1+6>_6!ZWN/"!73M,:MO2C4JJ]YET877,@3/^ N1_
MIN%. '#SLH6M%H31"T70)I=FLIYX[4T,M)90FIH#1"T70IF*6LW2M:QRL0U$D> M:,Z-W="DY$VJ]YGT?G7,>3;#"@2;V79_GF MH,M1H31"T71EI?^MIYYV4T.-
M+)0FH#1"T70II)&M(T^[<,<+5F!XC(UIM*)R9E0[ROE;8>^K8RK[5-?DEPG M=+L1P=V&?>(L1<#[N-6-#!YXT)E"*(U0-%TM^S372'"7Y7L3A@Z+K$X@<41#&?HI[SI/IVZ(/1$
M@_F"?;$]%$1BVA/#8U3 MNYEIP2QA366>;F"+JIAY" +9PK(]"7GK;I8I-C-SV\RHI3P.(+A#(T4B\VF[I<\$6"" M8*TR%$(IAA< M-MG@,JS!A>($%DP\ZEE9"9;5Z#?%YK)@FSNH/OZ'
M_>XDX6,=ZURA.(+A#,T4V,HF.U>&=:Y0G,#B"(;3!2D4VUS;M?';S6O/?#@ MSO6G)%A*H|<4YUI,=*[3%RZX/T?+0#%"2R.8#A+4,7F%I-M;H&UN5'>'CG>E,2+*710KSF!+=P&-
[@FA2^*<'^"%L ZYFA M.(+A#$$59UU,/:,H1( )@G7-4!S!<(8@BFLN(@\K.C5TUR2L _:G)%A*H|<4 M6UL$GWWTKQ,/LOOVKGU8+#@'G?=K%0"\ZB[&.Q4|O0G$"BR,8SI!+<=/%U ./
M3@28(%BK#,41#&<(HECE(O+8HU-#]0%-,3B]_=H6QDMFOOC2%E;S?+'"3SD?3 MKY,K#I2['6C3!5G.TA)[W MJ-V=,/@6AN($%D*,&'+'&->F>$ >-[%=Q<+O^-
SYPH%H/OW<,PVS?OWPTXSH5Q>WP/FWZHVWWAPD? MPUA3!\41#&=HJY@Z/MG4<.RI@^($%D"'1Z[4)S X@B&,I15W&@Y^,C;$FLOH3B!Q1$,
M9PBBV,LR|G;8T.GFW'#PSO7FY)@*%8T>4_Q?&7Q2471Y.N-IB_O3A-|.V)E- M*(Y(@.$-3ZA+6T4)S X@B&,P11+&T9>[*1NV&X#F<<@@M-2>Z41H\I MGK,./B_I[/$\V\SG_1#AZF
G/Z$X@N$,S17_74X^=ZG$FF8H3F!Q!,,,9@BBF MN8P]=\G=,%R'VQ\\&9J2W"F?>VRVO>^ZG6AW[=5E7XH^=-?=WV=67XNLM=T^/E,X[)\N'|L/W:]M7[CZFV'9 MW?
6ITE=57UXWBP_W+W_9K1|[+2^2]^O=;OUP^.-]Z|SZ$@__>[]7\N^LL^ MP:?UYL_#Y5S]'U!+ P04 " %@0A9!BZ)3PO) #;?P &0 'AL+W=O MM M49:,_??2UOKXMUG2:Y_%]R:IUE
M5W7SP?CV^BE^E^R_O/I:ZG>C;>419+)O$]*G)5R>3/ZZ%V)f=\8M"/^G?RG@XZV/AO#W==O M!%,:BU<7!RVNY*Q(_TH6]>IF=#%B"[F,UVE]7[S\)KL+BAK>O$BK]O_LI1L[
M&;\YNJ[+K#-6,\B2?/S_MX%8L? #X\8^)V!OV\0'3$(.H.@KT'8&83[!M,C M!E%GT%[Z>'/M,>!X7,>WUV7QPLIFM*(U+]KHM]8]?DG>W"@/=,:E^FRB[^O9S M%>
<5NY=SF3S'WU+)XGS!/J;]_HGSN63]3F2S4BZ2FGTNJDI6[_4+2^K8JV& M?:EFR7Y-[%(LD3:\FZ'BKWCLHZ3M'IOJ/\X.S= M3^_93RS)V1^K8ETIG]7UN%.7TTOJ/.^F?
K>9NG]DZH'RD=>KBHE\(1<'[#EM M/R7LQRJ,VUCZ;[&\\TG@OJ;Y&0LF_V3^Q \/S&?6WSPX=#G#O(N3O1O!"+8W
M5M#RPB.\69%ELFQOC53FBR1_9/]ELY_C[.F73^K5US)1]\V3^JU:[X^]5N2R M.G@/D%Z,.GI5/<5S>3-2=;*2Y,,50 1 PCH0)$,Q(5;A-5=C2 M-[(&;!;LP85T%R*3@(1Q)$R
8$82HFT2(G*]M$4SVRF:+,Z*=5X?2@=)NI4,"(F0# C>?:)T!K#_GR"0@81P) M$R"8D82+;1(NR"4T9(ULR-VP9TE/S HRVPRYW!UQ-KF()KQ_>7M5QXX5;E@C
M,)?;P%P.J2U_R#)CXGN!T4Z'HD/B76[>)(PC80($,W+D3;2,F0RL(1T E E83%7251DC!MT_.":Y7&9?5^X,)HK'^QO1@,FA+Kf[5D
M%^KK5:OW/)\MXM=#)'fR'$2 .4Rf.5"!]G6@ 4$2*W[-9%XS+M/X]6# 2;SS MBD#2.)0F4#0S45H*>\'0X@25N5 :A|($BF.F0DM=CQ1QIQ+6@/5Z=[X=+\H5TX+PLDC4-I D4S
MDZ7ULS<=6J&@0AA*XU":0-',5&@Q[)$RSZD11*.59-\SL\9Q-@KVRZU@ZPX,Q):TQ]T>B.*BKW_ M0[-=[U'UZ[_=4F67!3H[+ M+(ME)] HE<0MB!XZ:]
DS%\K1>O3XHW26.8.$(UV7@_0G5TH3:!H9I*T&/.C MH.4)*G6A- ZE"13-3(66NCZ]5WQR:.*Q777PI@$Z7&GxQ,37)KQ MU?K5I_7KK.BKM:I(.]7H-_'YRZQR:?S0/IQ7
W3+\%TH3*]J9+2V7_8NAA0FJ M?*$T#J4)%,U.A5:^/KW1[-+XH5'.2;FT-GZ@#@7IT#QNJ-5]0*M5JNX,4;*T M6^<3B-!|8RA-H&AF K7(#KR\I2B *FDHC4-I D4S4Z&5=$#O+]:+[[]-
%"/ M,;P;L]?S^:&%)&B6&8"=P\NVT\O'BXF[XT/#G>]3[*EE[+'E_|=N;]"U;Q . M+1E0A0NE<2A-H&AF*K3"#>CMWE-EE05++'Q.MN0G6PJ+I1=V'1Z''?5 *]? M=LJ94%:V5@_-
=EX(T/U;*$V1+4)Q#B%DKC4)I T]5;,HTT*@>[->]]7!W

*405]W+P5J&6!!0F@^E!5!:B**=M#Q^]8CB'>-C;_44;;ZNS0YI>7HL MZ?G3\Y.ZWQ^?3RU_L&XG1N2SQ?&[?+T2.0&?WHL^"<^E,=!H25LRZO2WSE\ M(,U/3]H^O2FS_?$!R=^RLLQVQY>/+-JPO K@WV^SK'QY4U5P?M[YI'!02P,$ M% @ !8$(629E}_2D @ X @ !D !X,"]W;W)K&ULM59K;]HP%/TK5E9-K;22D/"86(C4@]M:B<$ZO;9)!>PZMB9;.;#[M]fLV(2+CT4W*OA {ON=PS_&U;^*M5"]Z!6#(;\Z%'GHK8X]H[^MT!3G5+5F MP)6%5#DU.%5+7Q<*,.?:#(.CY.67"2V+W,]*26*X-9P(FBNAUGE/\ZQZX MW _;MK=_.67+E;$O_"0NZ!)F8)Z+B<*97[%@+ >AF11$P6+HW;4'H[Z-=P'? M>6SUP9A8)?,I7^SD2S;T IL0<$B-9:#XV, (.+=$';//DM.K("#\=[!@>G M';7,J8:1Y#]89E9#[Z-',EC0-3=3N?T,I9ZNY4LEU^Z7;,O8P"/I6AN9EV#, M(&=B]Z2OI0\'@';G#" L >'? J(2$#FAN\R38FUUW7V.GFERWQ[MP$[QKV7]N3OX.=H6Y6/3_+G]Y>WBZBS>?
)Z5<_[K45E_OM4S^K5:NMD/L=_ M]Z9GS^^Y/?#PYZ_N>E=X4YB/55?/FM6_EXO^_NJL.(L6]6WUN.K?-Y] J?<% M$EN >;/[=O]&G_?:^"R;/W9]L]X?;#[!>KEY^K Z;Q $P0'&!SZ
!0!@!@'I M-P[@^P/XU"=(]P>D4]!|' \04P_(]@=DN^R?PMHE+;N^NKYLF\]1NU4;M^T/ M^N^K;'6T"7FZV+>NF;\U?E^:X_OK7!MITT?MZ7B_51]7=51M%M'KE6EPU69>
M1Z;I1K.V7BS[Z->FZ^HN.H]N3.M>/!K|[!21ZVW#6/9?!HK>;Z(_[^N!([1WY M0M9]M5QU+XW'AQL9O?CA9?1#M-P>]V#QVYGV[RXO>%&G]P2[F^X_ YNGCLV]\ M?!
!]UFSZ^RY2FT6] (Z7^/$96F MSY6,8NJ?KMR?HJZOVCY]:J.'NETVT%G]YLD[VWEO+YZ?KK,\9D5|>?'IL!X! M65(6)1_*)"#+BCQU9,]7B5)DJ1C*-%KNP%3%@]Q4%">Y1ESPO55+
(V9DX;T55E<)ID3 MK:]*F?"21F&SVG&R&)ON/UN06S>^K]]X^;VYOP> RKQCG3'#F)@?(RERX MR0$]$9L!HQ,=($N2O'3>4Z.F"\PN?
\XNGY!=6\\;TGR7H9WMXECK1;K14@9D5SYD5;&9_-+TY;S>&+5X<-+]7(RD60 /D M"7>;.U@R0Y8(!:4M E8H\<5]6 F1%XF6)RC8P_(YRQ+-THQ%#6%LS'BZ;>O-
M_$O4MZ;G6U5/;+/XCQEF&UCJH4!+Z.QR+@PS0%06B9.FY"3<2PP@RG+W5$8+ M&QAE$EM@B$,OW+5A[2RO;<>7 T*GKMGYPS2<9'&SO5=3O13$_TT7O30:]8
M+$&CG37K==W.E^;$7YDLEYN[Z'_1[,=]_?#WMV"\<3M)R%= MQKU!.*0K658(MY^$_)+<[R>_!SDF%AT3G!U!*&?_)H>%3?*\<"_N@$PP4;H) M
V9%+'(W8%^6"G>HH/'BA\9K&3+!(7{2ZB0^LITG9JCI7>KN&+'XP-4+'<' MZGC10]I.S)C@K!&&/8G/<|MQNA\GH#-!>>-*0,;C+/;Z2\BN=#L'C1,APO809ZKZ
H<;MCQ\;D;1+439&Z:2]W815; MS&4)'?\P4L8E=9.D;HK435.Y#>O8,BY#^>1$_MF;#\=&>9]Y]W<@G!QYLYD M0KH\%NXDN8)T;5ED3E^?|
<*'AFOADN%P2<,_S(>]I&#>G#LD$QXZ2D#&\S0I MW81]&8MYYA(0'D!HP!8P&0Z8DPB(^2QGQD9)(Z.(!WC6>8&"-EQ$2=N@]"= M-T+"2QB;H&5(-
H4A\4$[\UDN$=XI#HC<5B4!$?,&0(\ORXXXL4*CKTE9,>9"U,*M//F/#1>Y-](+5 R"\A/H_FXYW7 M/$]FJ=R&=6PYE^,W*"W?H,P-DL;?B2OF;>;. MSB$5,Y!P^DN\V*&Q6K3D.%K2T
_W42]-O95;@"HI2_>"!*A$X7* E2,>1?WB;[*BQ&Z?5FZ M]*D F1_D]T!&;I&1X\AX M]P'^"\DWA4(L.4> K?<}_> MDM1?]0O)$G^MQC0W-Q$62;WQY7_?*V6B]77\SIWBT7IGD:
M!1@M$9KM:X#239*Z*5(W3>4VK';+M+PD!M2@B5UDZ1NBM1-4[D-']^Q!)L& MKP,>\@"/OR)W>[O N4S/ !E+!?/GSB&WE.?N<@W(C?/EY; VXD>BK5A(Y,7X/2 QM9"8X!X
MND/KEY-ML"H1(Y+U+A$XZ4,3=$28HH3XBELD_KDMGW(T[UU \@*$E+W=/4VK&,+]VGP8MXI(.LJQ69N_("4*5E!]Z0AKQ*=WF& M@KQ2EW4T7NC0;0@L'0]<#HDV(O"!
!9RYSX3,(%7JWD20D"IS5_8I0)5P!Q$) MO.RAV5I %#@@3D(8X<.8,_X!)"Z?R'$;!=F4]B(@O$BAD5GJ$U.H#Q]]"Q_% MW!L+@,3;[P*0N&H<8G&2QF.XL&6-C@$GH(O ECSR5,O
M25\%3#).\E*3O#1>Y-!(+1$*G @!=/FJOS>_S_=_-+,DPJU]Y1!NDM1-D;II M*K=A75M,%3D=P@A23"5UDZ1NBM1-4[D-Z]ABJ@A>G3L!802P3C9UGZ&90:K, MQ0X)OR+--Z
2[OT:<$!.>5*%RQ!A9HDPPXGP!)C)1M=0EE!-!@+3!E.#92L$T&[+7C/=D^ V3^<<^T2,A> > MABI EHC2W:M;X'<4/S=>R8X:SXS3
@:C/W:H7$'G7\@D^;MQ'XV4*W2/:0F$^ M!0!'=HD&5G Z@0$2=Y(^D+C-,-Q%X\4)C&W*J2E8%Z3]&4B$>Y,=':*:FYKFIO%BA\9J63$?8<7YO'DTV&*0YJ:O-HNJ M7731AX=%U=>
!KU@YCQF8*\&,J8.G=).D;HK435.Y#6O;8FPNZ'@F)V564C=) MZJ9(W325VI",+,/F^'W7MVMCOJ.6US;=YRW'[^,-0>G0ED]YU)753I&Z:RFW8
M&"Q$YX2+@W/2Q<&D;I+439&Z:2JW81U;D,]QD _HL4D?9R5UDZ1NBM1-Y_X$ MA<@.=N,??HN2G54H1AY3/:"AG<=QM_PV HF=9.D;HK435.Y#1N"G2\[""<=
M+DAW'29UDZ1NBM1-4[D-ZJA.YQ3X=,!QO3S>'1%DWZJ#HDPPXGP!>C)+2^ M0&Y8?W8BJ1B92#]ALYZZ82+*.$8ZN<=*OBB5U4Z1NFLIMV#3L5H9B1$G;?I%-@
M&Z2U$V1NFDJMV$=VRFP E_)$=!]D\Z#D;I)4C=%ZJ8+[*'U8>W9R:UBY#'S M\,[!B!VA\ ]Q=(V3HB1NBE2-TWE-FP<=N*L('P*H2"=#R-UDZ1NBM1-4[D- MZ_C@&XOQ124!W3?
I!BIFR1U4Z1NNO 7P63?Z+[M3%4V;!%VYJSDA'TVZ108J9LD=5.D;IK*;5C'=@JLQ->#!?39I/-@I&Z2
MU$V1NNFV!%X3ID=),,I4CVUB$]ME'/,PD4&*F,)'53I&Z.RFU8QW8*K,37C@5TWZ3S8*1NDM1-D;KIO=OAXC!W
MR'W1W==U+ZN~NKXTW>U=/;M7JRf;==';'T_3@5=/EWFZ_$OS5;W9VX;W^>GDU M2X#?9?)*!5Z_L/;7EP_57?U;U=XM-YWIX6_-6\4_;I>DMLN[^^=?^N;AZLQ0 MP\>F[YOU[L?
[NEK4[59@_GI;-/W77[9O\+EI_]P5Y_K_4$L#!!0 (-6! M'"%D7-;V18@4 - , 9 >&PO=V]R:W-H965T(ED2 MS22,VB^V1=T]I^5]C 7XEF<%OUCLA3B<&P9/CB/^0=ZP(6\
ML24LZK69:]H$ISPQDFJZ1QZ18K);UV#5;+6DI,E+d:P9XF>'[S" M&7VX6,#%T\ -V>U%-6'LEH=XAS=8W!ZNF;PPL.I24Y+C@A!: X>W%XA*>1\BL
M'&J+/PA^X$>_047ECM*OU<6OZ<7"K)X(9S@1%40LO^[Q&F=9A222X^\6=-'% MK!R/?S^A?ZS)2S)W,<==KFOU)4K&_6/@+D.)M7&;BACY\PBTAI\)+;,;K3_#0
MVIH+D)1'I*@FRD8P>9=(/!'Z3,."\@QN< M8'(?WV48Q$4*+C,Y?^(BP4#.1+!F."4"?*:<8PI,P$9.UK24IG0++]L\$T'D M#5*,_#@+3]JK[M'<$V9Y-
*,4+#!.SG5!*ICW1;,LDAQ^A1F3?.&D"\45(RD)7S5$$

M7MC\D_)%D@OU$3!7H2K8KEMD&PO=V]R M:W-H965TMA6,7VVDWQ(_'3K(L86G81.B')G;N.3GG^I'KZ5[([VJ#J.$Z95S- MG(W6VU/75?$&4Z.Q1:Y>;(2,B7:-.7:55N)),E!*7,#SQNY*:'PBP]'3Y_4*(?/&Y$I@U535QM%EM>-R[>?M%6\/#KS]?<:/(?1>0. %@Q;XO!M^CK&!^SD\;,)=DXJS6I/9 WC864\ M[&*//J#6*!6(%<0'W184HYS"[@Z[*!A[]C=U=W4C+7&C9EQ#XZ#2..C4^)J9 M+8?P&,%L7I#Q5<833$J]$-\-79OV@GI8TQ1.[BMOB1H?U#VL=^[XEQ)JFF/XWT;U1O8(&QR*1"^ 5+L_ 8P@5)*;O)5^-'LQG1EZNB8X&*M)L8@)0P*TE]PF'Q?)V]+2:?JQT[>GL@:"1Y5"1[UNFI'?1KOB:QA_*0R?O+_M5L3)O;D^"/]8#BTA!];"N%(\[E2\U&967]U ;;\Y/$Z=5(\=IY[(&JXGE>M) MKQ-TTJ?QGL@:QGWOKKKP_OW#4G(,_IE:0OL^K3XM2K([]1IAPAEG&^M#YF;MW72/':. ^V)KF[ZH>O]^RQ^^U[NF+K6G^KO+Q>RA]_/LU3>BWS,^6TF=P?W:ZMM7+=GI4^$KFFYC/.<&5PWO&)F>"R.'X4#2VV>05_);0Y#^2W&W-D0VD#S/.5M$/JV80\%U2$P^@U02P,$% @ !8$(63M0;5R#! ^Q8 !D !X;"]WM;W)K&ULQ9AM;]LV$,>_"J$50P)TD2C+MIS9!E)G MV0-:-(C3%L.P%XQUMHE*HDI2<;)//U)2)5N2&5MUMS?6T]WQ?D>9]Q?'&\8_MBS6 1$]1&(N)M98RN;1ML5A#1,0%2R!63Y:,1T2J2[ZR1<*!!)E3%-JNXPSL MB-#8FHZS>[=\.F:I#&D,MQR)-(H(?WX#(=M,+&Q]O7%'5VNI;]C3<4)6, ?YM(;GEZLHNHP0T@EA0%B,.RXEUA2]GKJ<=,HN/%#9BZQQIE ?&/NN+WX.)Y>B,M((2%U"&(.CS"#,)01U)Y?"F"6N68VG'[_&OTFPQ>P3P0 3,6?J*!7$\LWT(!M+$D:RCNV^0T*H+Z.MV"AR'[1IK!U++1(A611X:PRB&B<'\E348@M!^SM<7 +M!_=0AU[AT,M \\PRK&LBR73,V09Q;:VBZ9.L-IFWHJ&QGL:YY.HI57YR.F-1M1*6:%RD0B0,T8[&D\0KB!06!?D)S]=X$:0B(+=&O*>$DEJ >O$^ED,I>F:*S M:Y"$AN)(1JC^S5+A1I8C&VI\#6$O2A0W^2H[A[4/]+X O69>V_7W59%+ROOEI5WLWB]/?&*:BIX]A#2%=%O]6L]M31*(Y0PJ>:$DA M M4YER0EYUK.$_KIZ$)*KM__OM@KD0WKM0^HEX5(D9 $32_WG!?!'L*8__H_'MSL]M]3A1L)WJ],KJ]$S1I[\\)511JQE_'P/Z$PC7K\E;$*T3G\<:9+'TPO4XM53/TN,UB'*TCBU>R>(>P7"TE\ KG?LU9NEKK(^2W6M'RT/TM--ROL1E'[\C6 M+]GZA[-MH91X-VJ5WD_7;]+Y3@W/F$!'O$&)-S@8 M80DS-,+<,TG"MM2'+:D/>\-:ZL/&G\QU?-\KK79R\LN.W)S@J$QP9$YRKY%3[NR$1#9]56Q(TR!?F MMCR-H8Y=?D\4;(<:.Y4N:("G2K:;H6VE!,^88LJ@O4-/> M2H]@8T/_MC95Q#;V*?/X7?DJ18$/DA1=6U41?6=Y:1!^#YF!*YV!CQ :+] T M=84W&/EUGN\A+7"E+;!97.QM6+BI&[RAA^O9-ZWZOK^G'^!*$F"S)CBL9>&F M'FA+L6EE2+%J]-C!UYW$JFN,8F_VU-JXAMPC,/WQ6OTACN M01JC:\]RFZ(#]^M-RYQ"5\2M;9 C9,<+."TBP_,;BZIYP*Y EZ-1_3/F1;/=O"IUX)K5P6%]JPBR_9F'?<]KO#0M9B/'=6I)VEL[DWI;M^!WA*QH+%,)2^3D70T7)\YW6_$*R)-NL?&!2LB@[70,)@&L#]7S)U")>7.C]MSW*_>_HO4$L#!!0 (6!"%G3=>EXH 0 $<; 9 >&PO=V]R:W-H M965TMHG#O MAVD?3.*V%HG=V6Y+I_OC9SLA:5AJULRH'Z!)ZN?8Y^1Y[..ZOV'\62PPEN E M3:@8>LIEU>^+Z(%3I$X9TM,U3,*!6*4IXMMKG+#-P N]UP?W9+Z0^H$_["_1'$^Q?%Q.N+KSM"Y28I)@*PBC@>#;P1N'5&'9T@&GQA>"-V+D&FLH38_ZYC8>>($>$4YP)#4$M4A]K/,9)HI'4./[*0;VB3QVX>_V*_K,AK\@\(8''+/E*8KD8>!<>B/$,K1)YMSS:_X)R0&6#$$F'^@TW6MG?I@6@E)$OS8#6"E-#L$[WD0NP$P-:>)@'P#"&24G22("G &?D.<(RTR.+G!$I%$G*JGC],;M MX <]BN&<_8'GZ#(Q4>FO"693BM0M>6P6OOP;N?/@KP#8P3,IO5J6.-UK5[M)98HP@-/%:? ?(V]X???A=W@QSIJCL J1-L%T;9!;^U+H 7B^$Q74EQ-HY'* M'CK'JN0E>-J"W783M#6/1QO$8_#'9P4);B5.Q9]U4K5=2N4(K")5IY"J8\V)M+UA(0N=@B3EA,3A1!;3%B(O3.M9VJ%866L$R%"[!E7;DO40PKZ_WJ5E[;@AKLHZ((8;6OG RM.0VG"H+0708,90:V,=X22 M=)76.@4*E#4!:M *$K::W63G""!$"ZO"+5IG;5S-'U.R\FB^#-7&$?05.&I3$,]KIWT$31F6IC%LMXAIMNR<[X,$O^"/\8U@:R/#8#C)T:B%=H57E*DUD:'>1!^VBWL&R;*/LD4U9MEIXRM/N[!Y*^MX6R(QS\5C_")\+2)\+@R$4 G;I*5VA5N4I7":TVK/%6*H?= MW4NU.V]6WO73:F5#A#:'> ';:?>Z?6_[Z?L0$WE*>TCM-O'APT##PNV$HC&M8*3^'C;J!K;@=Y7\V8^YMU2; ?V[K?XEMU8+IW;2%5I5D-).PF/;2>C43KI"MJ\I5VDEHMY-9CK"EED@ MI)"JDS2"ZI>2846J7XIS7$[EIV5M4DV7G_GJ"+% M?&Y.<(2JVA65V:E%\;0X)1J9LQ&_;)X=,=TA/B>*0X)G*C0X[ZE^>79JD]U(MMC0''T],2I::RP5&,>:Z@?I^QI2USF]T!\!79V? ?4$L#!!0 (6!"%G_M&YMQ" , #) 9>&PO=V]R:W-H965T)()@"*;/&.R:R5*+=NV+:,$AVS-A&]#B]4EC*8""*+/*?B>097W>MEK5=N$\7 MB=(+=J^SI N8@GI<3@3.])HE3G-@,N6,")AWK7ZK/0ZTO3'XGL):[HR)SF3& M^9.>?(F[EJ,#@@PBI1DH_JU@"%FFB3",WQ6G5;O4P-*

WQEOV3R1USF5$)0Y[] M2&.5=*T;B\0PIT6F[OGZ,U3YF
CGDGS2]:5K6.1J)"*YQ48(\A35O[33:7# M#@!YF@%N!7 / ?X+ *\">*_UX%<
_[4>@@I@4K?+W(UP(ZIHKR/XF@AMC6QZ M8-0W:-0K9?J<3)7
KRGB5&^J>/1$ACS'@R>IV;M)1IDDEV2*9S(N,B!\3AK,
MQAL]!D)93.XAHPIB\@T/]@/=D/,1S-,H!18]7Y !,)PIO:AHFLD+Y'Z
M1BEK/=VMG@/W).'7@ET1S_E 7,?U&^(9OA[N-:7S?][' ^Q]3PRO/ER>X?-> M.EP)%7
YP'LN_?M4+G8Y/L;TDV>DNR\1N1[6V07V^0?X]]NOW1[K6.N%2-%[%D
M"@V3[CZK7LL)P[!CKW9U/K:Z]4)_WVAT;.1Z87!@-6ZPF]$G,IF"HO;+U:M_>^Z6H'ZX-
6>]AJ6!_AG\ 4$L#!!0 (6!"%FGZW^85P0 ,T3 9 >&PO=V]R:W-H
M965TK:\\1L24HL7+8B5#V9,UYBJ89\X8D5)SBK%I6%AWP_\DJ<4V<\K.8F M?
#QD:UGDEPX.NRQ/S'+2G8=N1 9S=QGR^64D]XX^$*+\B4R(?5A*N1UTK)
M\I)0D3,*.)F/G!MX?8L2O:!ZXS$G6[%W#[0I3XP]Z\&7;.3X&A$IRQJ5A= M-N2.%
(66I'#\VPAU6IUZX?[]3OJGRGAES!,6Y(X5W_),+D=.XH",S/&ZD/=L M^R=I#
JUO!DK1/4/MLV[O@-F:R%9V2Q6",JU_ >:2P'>?202YX5X/_2D@JX!>+,&YFT-$_7
C,!71N52@#]H1K+# M]9XRN;4;[>R^15:!?ZVT"P;^!X!\%(!?@0?
$$G,BFHM%PZ#U[*#2$/1HV//2 M_?1!=-EL%:#S\5JL\(R,')5P@O -
<<:__0(C_W<+O*"%%U32!WT;WV%GC2JX M *JP115:G?;W6@JI@BJGBP\ 2_!$%CFE:J2#
<$5XSC+P+J?-+KT'_W7N5VU' MK2FL-.GBM!E#Y$I@-BU$*,K!_%0I=@*(^ C$U<
/TSX428LBL:)0A7%.\E.)!U HC3HV9.TQ9&>%#9$E:73 M
R8]#IA!$OFQWPT.^J;&^M9<^U9Q \FN;C:$*ZX#50P!5;)^(1S#AYQL2:= M5=&_0#+"/7*
;Y*.&2L*S(6>JOVK'6V*:J=EM>9DS]MQX*+4-S_8XW=DX*,7 MI^HY$&OI$.YC#-TX[L%EF
':J6$O><^!->B !=TH>8'K##M :YG_7V:?@S+H M0!FX2=J#S#
$/(TBCG/]'+3A<32&;M#G1L,5T$X6';U13R]@%W1NIALZ@?&9 M[0"T$M&YP
S#0#O%O&5' (_9!\410H.>;3;T ^W\0';>.+TO: 3N0^E#8+#
1EN0'9NN&!7T&@^J,.)&_:0!C*D@>RD\XX3V@7$Q)I-]-R:S2:T%#DF M:,T +XL"LF]SE-
/CU'*MMXDGO,N$FK!GDSW M,YJGB/&?P.I+B<4W $D*5I 13'8P!VP 5=0#C
!SP0+_J$U\6=&2RZ3R\F[D_'$ M%K)6M6([J>N:5W5Y%^KRP2=*1,;!BJ0H-
<0O^^/#GGA;:MP([;T)/?=Z"7\O MR0#XS@?@.5Y@6,_B^G#?5,[W95_]Y^PG8OC-
KO,UGW^!;PXY3L:FIUK%!>8X MY9ICOH<)FEK2%CEB!V3-?OS!#9V?
39+>DFQY2[+5CJ4.PWS7E)H<.FT&%OH9_U*8'2C_" F#SU "F+%VE6TKQJSY$G)Q?
28*2/@7MI M.-7T@TF7*M6PM437C^*HJXL!%KA!&'5T,;'%;MS5QS51;]]
M8+7>Z)I3FN>0<;"7RNCZC>57C%%[6PR<4:=X$\CK;HES4#!PO4[A)E 0F\L> M-
66/>DUGB?-2[@:C[8QN:3NW)%O>DFQU([(3^:-&_N@[;">ZSG;.84;;.8<9 M;>
<TTH64IR0%PJ!IXVS_R?%*ESM%<7=4UF80 %3E<-$].PZT0&4.A><"*W
M]=7M]BI1>Q$XWG*OU#D[CS=RSL0QX (W&H5=?4PXQPE&78F,?+%[X3URO7>5
MO*M4^G='54W:.:O"K@@FE-=5X!P4#)RX6[\)U5*IJMYN-6D%8CO='7.0T)*(
MZLNYF6TZ\$?==W;FY^YXX1KFEZICUTWA.WW5[G^";(=E2Y:CK4SE#$;R4;&J
M@ZX&@NYUB_A"A6PX]66&H.P)%4#>WU(JW@8J0?-_C-G?4$L#!!0 (6! M"%G DU*3/ 0
%H5 9 >&PO=V]R:W-H965T4C ^)Q[?8_+G>V8?
Q9I(1(]#7/"C$W4BG+*],4<4IR+,Y920IX MLV(\QQ(>^=H4)2:&;;PU/-!U*NL&U4-Y8NRY?
OB4S VK]HAD))8U!8:_%W)+LJQF C^^M*1&9[,&]N_?
MV",U>!C,$Q;DEF6?:2+3N7%AH(2L<)7)![;YC;0#FM1\,#'C;(-
XW1O8ZALEET)#@&E1SZREY/"6 DXNEI+%SRG+$L+%
M+RC\4E'YBG"1H!#S@A9K@>X)1\L46S;CU[Z;QS_F.?RZZ8X5, M!0J+A"0#^&
<[X_@38A5%S#G+6 WSBCA[U5QCESK%#F6XPWXC0.#T@,
<%O!K9%8NMWDYWVWAA[HSV<367%
MXQ2.!E1RMN8X/T4X9U4A$:YDRCC]=W#5WXR2'RNW3K))UFHDRQJR'Q%5F<<
M+XN)!T4?8\YN3X&1(O(9STG?$MWQO
MTOG2R#)J^EA9]FW:4_Q+OUMHZ%.HY$FLBUI_$X:?U2:ZQ?"(3>$=45CHA1)
M6)9A+E)FZI29U"O:/:J%_' MJK9OSZX3C"W-=!J,-)%M:7;1:7;QSLJ"S!<_903!EUU?
D.;D&M+C8E^/W54T M:O-8/=ZW%^JT%VDBVY+CLI/CF"#K) IUDH4ZR2!/9EHZV
M]>U;U/K?
O@=:4YKDU\H6:&4+M;)%NMBVIT"O'&&/+N;/JA1$DC/JMMJNM_+MM2UW3$XB"X&ULC
<,+=#4XHM$*4L,)):*=EC7H&FW#\,^ M*#9M:]6+)\E)NU_2E8LBSK3$PLRQDG892.
M)A?UO9M\@*GP>450-JQ!^1>"CVWJ/*E+LL^UI=O)]? MCJSJB40L9F5%S5<5PQR>?
XMR$=[>:L!NZ_?V1_6QLOC;D+"S'-XC^C M>;FZ'+DC-!>+
M4%ZA)5OUIO9^/5KZ*TJKA7);YO+32(XK)U>SV2;9Q&$IYNACN1(YFF:)7'*K
M:BW<"_0^G66)0"]_RXKB%3I#MW*ESC>Q0!\7Z/-*H.DJ3)>BD+AZ8):*M"RJ

M#T\CO@[C,)U)GI>^*,,HKN?ZH1-
*MC==;&\D!&RGZD*7EJD!!.A=S8+RO'^]HQH^EOW=.)X].OR9:PE\WZ1M$K=>(*
*M6(0!SS,=/IQ"YOS8[,&39^\X@^Y6(*WYZ*$5^''Z'EV591[=;1@\3Y5QSXMU.!.7([D,M"Y'?*
B]'DYY^P8_T"A< DF6^2+#!$U@D6VP6+Z=@GUV(9I6F4+F5VKK^Q4!RV M%$Y-
416J^PF72T7^78SO]UW=14' #A;TYLND=R3>3F]>3K"-L1*?:1_GR.@XGF*'/Y O.,[7,9CO*
M#.9:@WUQ5Z);,=OD41D)L-YH"4[--";)?)-D@2&R3A3<713<9RH+KLE@F23S
M39(%AL@ZP?)VP?)^O"QX_?3D6/)[K69%",<$X5SP"H,T8=K-8+
*.P\C$6(6CP!V!FS7(NH'H#H;,]670# *.'> 1>T8AYKY>< M= 0= RQ M/4Q<1[48*
*#KR:TM[01_(& Q@[)K=RF*LU\73L%BAM[$<]D[,E[!HT%.<6HB,_MLOE&V0)3;-*
U@M'H=V\\D';"V,S@Y9";9?-L@2FV;LC:'@/KFXQ! @+W!;\L M?]SJ)0X 1RRO7R;*
[.%D%>L4"FM6S]]K4KLUMFX'U?89)^<"!UH\[W%4] ^ < MEUAJ!P;A7$R9I?
H&P#&.R2'?M.(?:^7J4U2$VR]HG!);]0 8Y18J@/Z,,KV MU5%C?Q]&L,L.B:A63F.]GGZ:D
"$+K5[&A) V=1U>TL P#''<:GJ @!';(9 M[/2]FNB5]?'E02!Y#"38D-
@%QQ#VP;4O:GH3H>Q# ^J*9J6LSQ6J/#L$X89[JF3Z,V"I9)$Q:KD' MW-*
*)V!T2_G7^ZM"#]C75US^HXQ#\.";20KKFMLB9Z9?TD*4$ S0O%&X!!\09T M-A!O4-T?*
C'9@_0$9!Z=EVBJF<(1VQ;W5CS!_(%Q_FZ)K?JF1Q1SW(A M[]20F63SC;
*(%IMBZ!Q+:UH/J M6X]!>H$"78#C$$[5C@L$ZCPD!N6,[Y,#V+6T[$*KO0 QJ M!MK?*
9#_#%E&W[<@#GL6[[D' ')"U5_+ PAG6YP?V-ZGK?*G^NW]TY4#!7;9 M7_%'NA:C0AT.:*
*ME3>S?54]7"T6Y7HO#G'Y*G\0F?S+-B\.<25?%KM%^5"(>-,,.J0+XCA\<8B3*
M;+:\;MY[4RRO\V.5)IEX4Z#R>#C$Q5]W(LV?;F9X]O&-M\EN7]5O+);7#_%.
MW(OJEX7A?Y$RIJM&2K?VFRWXR6^4JRNE#NJT+^-9'CJN7M>GT\'-.X$AOT<[47
M!5KE!UER^[H6'@7Z+EOG!X%>_)"7Y4LT1_>R4C?'5"?MPTRST16E?6KT=%?*
MH[=BG<9EF6R3=5R728G>Y>@GN1I:W&VV0>_V0N).'^A=_%%VZVLJ1]"$45*
M)VGS(7ZY#]&++U^B+U&2R0'YL8RS37F]J&1"ZK 6ZS;XNU/PI"=XBG[,LVI? MHBC;B
*TP/AP>SP?&+^1$G&>#?)R-.S)(^/TQ>X6H\S4B#F' YUE]^G *A3/M*
*MZM%G7[V3#'HN3=KPT1Z^.R'[H)C+(H!F]C26P6/K]GI5/L1K<3.3Y5B*XE',*
MEE]]@;GS#916FV2A3;+($EEG MAY M@0^])>F>M]G.T$- &GL;P96V]'CTM, M.
*^N%X^7F351<\P$=&$1 ",.==55.X&ZYT#=P4I3?08*U+59*
M:3;)0IMDD26RS@3P\P3P"95V&NMV:@,[>J69.I3[&IU9J*PZS -%9DHYK@<*
M+C+O',W6&0RQGF^[6MGGLTBLTD6VB2++)%U)L_3X_6&0G@;+N")2D%2AI*
M+5"@>?&-2O!=[FBE9X+FV,$!];7B W"4NIZG51]$QZE#X?H+SN$'@^&'XGV%
M[L7Z6"15(D"U-$CPW"*T21;:)(LLD75F 3M*<#L39$T[V-(<6&4+K;)%MMBZ
MTW#A>_#HEG/,I+=.D[^EU=A)3UV>^H"0'D-:V-O7]])QRC53GM<,BHND3+(=
MVL@WY_94-"#)(<\@YW[0?H[#6$$:PU#P VY])Y:/M;". "K*,B"'5QR6ZR*
MB$H6&4W6.54OFER]1*=<]:6J.'L].23)JAQEDN34;\%L$:#K>;ZK9\N$.7JB
M(":?,CU3)@P[\E]/KI1KP8.:?'E[R(LJ^;LQN"C?7A:9REA5Q%FY%44AWRT' M>W)
[M:ZNT07+"D(%@;[_"B/J!]12M\B=X4'W_)TW>,SZY2XQDF2"CQ0,\ M3#\K
*$!S$O39.*QL!![V$;8;/"3W,?7TK(PG^B9 6"$<-W@@C#*^H2"\AAX MV&2,-/D*
]YV@'F"D#):N18UV CK- +UH(=;%.NKE2,I[\ M[S>0.+;7.(3._Q,%.@=WD*
*YCFL9S,D2L63_U3%$U-3$_1=SX(Y6.N)\9$ MN330I2V$,"3L75?0^*
*@BK#1#'LZ,87NB*Y_*JEFPVEMLFPVOZL\U4"*&.' M$*;'#WT'X/B.+G] .C?*
0Y0\$H\3K\;A$26@R+%7<;E'KU,Y[%NQV?6T JM'*
M_5;90JMLD2VV[F0HG4[\"0>M9%#D/WL:;+%5MDB6VS=:5"6@(Q;@JD[!B#A*
MB>OHRWH%X0+.=/410CB,769X!PC(.<<]\H(J\T '5;&5G:.]1&=/8&Z@MTX(MYA!7[YP
3&ZC@7Z^#,"HXP<]IIHJ&4_'97R_<:2 N'8=?9.$4!XGCOX=,(3C
MG'BZM(1PU/5PCXBB2H=3,N%XD Z^&??VF*3+;3*%MEBZT[#Q?U%PQK?0F>B*
MP%DYP[K; 5#$EPU,KTO@$)]AJC,NX(@ MF!M0HR3[]B2CZS8?G\6AJ[9)>AU;$H1+;^"
[VK3^+2TVG=[>;W8UD=ZOO2P?M6 MK9[,6V4+K;)%MMBZDZ0D/<,3_#<;]
//G@:;;%5ML@66W<:E-E@XX?^$S<5 M!AW%4ZS[+PC&L;&E ##"??*
*V4$B*CES>$=-.A1#\;%_T#-[6;VAJ,%(!!D0*Z M'X@4(!N(].+N?*
3;!9;)!,_#L]6>3+;3%MEBZTZ#,A%LW$1,77^F[-=O008@ M29O! E\"P %"<',(%4?Y!*P[,I*
MM_DSJX?_5ME"JVR1+;;N-"C;P,9MP]15!]UQ_^P% ,PC3+];!8 15R>+(#)& MG9X31Z9,
*QL_A)_JHIBIYHT%.@H)QR'1(*3[@)=R#.ZP8_@LU]1R\I$*@&! M!0 PH (@,J*
"%A>/_!Y$L6N>M2YE@,>L.CUB>7[W_#SW;?,4L_;^';Y:8>#] M$%]%IZ>U%?WIX?$?
*XV)7WV23BJV\E//*DQ-5G)['/KVH\H?F@>/W>57EA^;7 MO8@WHJ@!\N_;/*\^OJ@O<'XJ?*
OD/4$L#!!0(6!"%EEEZ<\.("(% M 9 >&PO=V]R:W-
*H965T(J/CAVM:FT=01JWI(()Z,_M5AHK M&%D*V@!75'*
DH4SP>KK:+&R\"_A"H5V0KR81XM,9=D>#0"@(&N;8,Q"P' MN '&+)&1\6/@Q&-

**"SS=']D_N-I-+1E1<"/85UKH.L%O,2J@)!W3.]%_A*$> M)S 73+DOZGWL/,0H[Y06S0*
*V"AK*_4J>ACZ< *+H B :)'3[1,YE;=$DS26 MHD?*
*21ALVNW&E.K011[G]*7LMS2DU.)UN.F4\2J$]5*;76J'7Z(%(26RST(M;*
MT(0R]3(.M$EF(4$^$&\|\|<72!>(GN!=>U0N]Y <6?^,"(')5&1Z6;Z"KAIXY/ MT"Q\A:
(PFB/EY5[AG8T=F#G>V07>H7"T@U9(37F%OJTSI:6Y+]_/E>W9YN?9 M[RM5$MR2+
9$@7R #A]_FRZ#-]=T3H?
*M&ULM9MMRAK]6*_RZF)R7]>;L^FT6MS+=5I]+#8R5]_<%N4ZK=7;\FY:;4J9*
M+MM&Z]64>!Z?KM,LG\S.V\^^EK/S8ENOLEQ^+5&U7:_3\I]+N2H>+R9X\O3!
*M=79W7SLG]Z0M7A7S+:WDO%C]-UO6]Q>38(*6\C;=KNKKXO'?LBN(-7Z+8E6U?]%C*
MI_4F:+&MZF+=-5:_8)WEN__ICRZ(@P;!VY N@9$;^ _TX!V#>C0+?A= W_H M%EC7@*
UMP+L&O,U^%U:;=)36Z>R\|+!Y1V:B56_.B[:ZVM0HXRYN1=5.7ZMM, MM:MGE]M?*
5)5Z$;>J0%35^@#NE'#=[E=271UBZXVLDSK++]#U[)2O56A3_D2
M7=7WLD2_R7]0DN5IOLC2%?HBTVI;R@JI'D=_W$OT.5]F#]ER]J[K7?:;>1?)
M.LU6U7NUP3]O(O3NY_?H9Y3EJFFQK=)\69U/:U5@\S.GBZZ8RUTQY)EB/I2*
*MY/5]A>)*9= ^\C>GEO:3U6P^W3)4[J7Q&KXGVW^$5'O7XAXQ*
*=^SWQXF)O'LF%:HZAYD=9TOU(I:T??<:O&SEJ'&Z*LAU+G_/=S*IF*&BL*
*M[.Q\V*Z9L<^J3;J0%Q,U)5>R?)"3V2_8>[}"G642]/(I5GLTBQQ9';4P?Z^*
M@WV;^^QW=1S-\EHJY^;%HEA+]&Y55&J^"953TNT*8N'K#VFJ;=H4^)8*
*MEUC#&!DUVT?-K%&_NY8/LJS4S%S&&*C)5G!BJ MV%3YIE=B+7EDH'P?*
**+>/W2*'ARX4(#?*"7PNJ!:@J1(!IU@+T%1A3CG79#$@ MHP'WM%TAL18Y,D*QCU*
,CE#^4"OG2D+A"7-<4>Y37TL/D'$L JW@R)3Y :5Z
*M+C$D4TF&.Y3#*TI/BTR;@"@)"]2G0E%%,/&,7-F5,J#'(M/1,&:>^+_3TK/6-3]*
*[/4UX@_)+U<&C MAE?PGCD*B!IY1! M/D#) W4*
YX&>X&#/>+!GTBD/C^,\Y%AU=#_5'(=T@%S8 M&M\R!7(*X!2E(/V*
':9YM_5JA;,S.IWZE+6J5ODU"UVZI:X_H !-2$AHSI*FCGF"$Z/.C MJ6,!\QC79T=3QS$6W-?
GQK? 1-QS(K:#XJOHI?,^K/$#)3[3HS5EC!%?#Q8P
MX_J")@94Q&/&ZM%>]=A4>R3$=B8\"6$PA'>"ZV@-R036%X81(&.$8AUB()E:
M41$]Q[< 0=R3(!Z.@A:.P0"2>0'6A]@(\'6_&-1Y:C;04WP+ M%L0]#&([#9Z&,QC
/$8F=$>?%6L%/>\W(PCQV MDU/7PD[=(J=NL5.WQ)7;<>?
V;$NP6^8A3MG6J5ODU"UVZI:X8S-NV=,8F?, M5S$/,;G.]TSF 63$\X5^(0R0<6)2#^3&?
(,E[76/S;5G2?+"1<=3](< 4.@9
MY[GG@,PGC.IGS0%9'"@0SD@"SBF^N5$>YUC<^SID0RG1POU$!/A0N+I@V(. MR(**
4GV%" 'C.EAO@5 DAX@B1T@AS$/,0$.JY)](T1 1T-/O^03 3K" MB>?HX@AG:!^8.S5;P&.I*
=',@P ETB9-@+F;%/ THJF!\R_53&8,]X ML&=B+W1LD#T\$CL\MC?,@?
*DY8K$N8Y=ND5.WV*E;XLKM^%:TGF&IYQ9SJ%.<*
M=>H6.76+G;HEKMR. ^[G'66J_5.L<<[KM'5TQ"'S]WA](10.LK\0!&28XT,]2 M
C+&/.. ^"WL48Z/NB9+:B?)5A$--BM-7Y2]+HI;U[-&/_Z?XYLD_MTU/: MYY?X;(Z!SR-
\%N^>$NOM=P^M?4G+NRROT$K>]DUY'X4:0N7N.;#=F[K8M,\M M?
2OJNEBW+^]ENI1E(U#?WQ9%_?2FV<#^.;S9_P%02P,$% @ !8$(61G1 MW LK P [A(T
!X;"]S='EL97,N>&ULW5A=:]LP%/TK1EU'"Z-.XL6-
MUR2P!0J#;13:A[T5)983@2QYLM(E_?75M6SGH[JEZ\.6S"&U=(_.N4?2=2TR M+,U:L-
*L%8R98Y4*6([(PIO@4AN5LP7):7JB"28MD2N?4V*Z>AV6A&4U+(.4B*
M['4Z<9A3+LEX)?Y=6[*8*:6THQ(OPT%[O8U'9%N_)$$3FZB4C8B]V?O?RV5*
MN7H7N/O)AY.3SOWYU7[\K +.2>@5[;]"]+3P84!Q,3CUXF_I(U)7^Y*-\-/ MK5;+/<7(*
P]YPW2TL-Z4\3!3U4@ZO@,RBHVW?KPCJ<:[KN]OID0ZAN-LE4Z93I-DV7-'Q4+ ,*
M[&@^7\#=J"($T!B5VT;*Z5Q)6GEH&'7#RLZ8$+?P,/W,=K17V=:.=6"_9-NT
MANJFDW$=T-]6<]K;LKTWZ08%?U#FR]).1U9]%!VHUG&5U5_E;4&,/4NKDZ+*
M0JP_"SZ7.7.3?W7"\9 VO&"A-'^TV:!49C; - D>F#9\MAWYK6EQQU:F:=5*
MAGON':'GO[O.J_RKYAK\?Z#7GH)OO'8#(^ M!I-'49.#PS<9)0?I,:S?WUN'A)TC0AL-
X"@V(C_@2""([)I?VM6E_@^EUX_8< M:'-QF;(52R=U5\^G53.P#9NUOH"PCUQ7EQ_!.
*]S(X!A>3 '&,>QL#S_TWP& MZ'P)$!RAF@',?R(9/J@^7Q:)%$4Q]B*3B9>!Q-LW>(8OGXU*
MS!LPL#R0Z<_6&M]MO$)>K@-L3U^J$&RF>"5B,\77&A#_N@$C2?R[C>4!!K8+ M6.U ?
G\>J"D_)XI@5S%OV!.,(TF"(5"+_AJ-8V1U8OCX]P=[2J(H2?P(8'X' M480A\#3B".8 /&!
(%%7OP;WW4=B\I\+-+USC)U!+ P04 " %@0A9EX]\[M', 3 @ "P
*%]R96QS+RYR96QSG9*Y;L,P#$!_Q=">, ?0(8@S9?$6 M!/D!5J(/V!*
(%BD6=OZ_:I7&0"QEY/3P2W!YI0.TXI+:+J1C]$%)I6M6X 4BV
M)8]ISI%"KM0L'C6'TD!$VV-#L%HL/D N&6:WO606IW.D5XA-
*/E_G;@2=&A(E@6FD7)TZ(= MI7\=Q_:0T^FO8R*T>EOH^7%H5*

J.W&,EC'%BM/XU@LD/['X 4$L#!!0 (M 6!'"%G@(!<-I@8 ,I /
>&PO=V]R:V)O;VLN>&ULQ9Q=3]M(%(;_
MRB@WRTK+!CO^K$JE0"@@T21JHMY&@S,A5AT/.V/#MK]^QZ:48PBO]N;$5R&V
MXSPY]LQS9N:8CX_:?+_5^KOX=U>4]G2PK:K[#\.AS;9J)^W?^EZ5;L]&FYVL MW%MS-
[3W1LFUW2I5[8JA?W(2#7?/CZ?:VZ&](VN5%;ENG0;FPW?#]N]"#<0N+_-
=_E.M3PV62MY^E0[D=!"=N!-N;/),3716 M[U19/<71J*
(!+.TVO[<#4J>9'N6^Y7C_]P,J1D7"9#[G; M8:[7+2,CSVRZF-
U<3\;+BXDX&]^,I^<78G%U<;$D?#[@_OB$T=S:0CD"$". M#@BY6+J7+Q?3I9A]%M?
3\]D7 AD R* O2($L@(0$8] M0JY\ AD#R+@WR/'B2A#(!$
FO)!GTN96Z(V8&V7=H>T1!"T%:"ES_&ICW!%B
MG&6Z+BOG"S%1#ZK0]\T'+>V]3U#W?<*+^5GF1GR31:W$%R5M;53S 2'+M6AV
M44QH&6;-+%16F[S*E17SVF1;:=5:U.7:N?"KLI)B(MEXS+9YP:1$R"P>LUHF
MRN0/LDEF.DC((QZS2&ZT+*V[;)ER9.ZKVYMM7!3Z49:9HCV+ATSB,:MDO'$? M6[>
5[JV30-V"4-5*M,<]A?%1"[QF&5RJ?7Z,2*RH.TX3%[8['5ICI>*K,3 M9]H8_>@"9]M+?
*/+NV.*B<3A,9OC7.]V>=5VQ2WN,9#4VLD#Y]9'BW?5A>N&[9_B(M_:C=D:Z-Y(4V94Q'[
M2!X^LSR<@NM=[78X9\RJK7-&$U*CMBZJKF.DF'"DPBR/LZ:34=:*A;I[G2/X
MR"$^LT/F\H=X<.)5IOUXTTE/<>G:"$\&+-I8/+8Q42N&7%/A:'D41Q13*2;$;-NWDL??
S4BBHET,V+6#V8-).Z0062CD MGF)[P3P6"W?"=>UR>"?/B;JMQ()B(@N%AUN?
>8O928Y"9*'P8.LS#G,JC6E'
ME;]S#XJ)+!1R#X/>BZ9+.\4E790+D85"9@N]B]DDQKH335@2P#T,VH?Y-&@S
M,JLH)K)0R#T,0IC=)H0L%'*O[^R]Z+--LPY;F9QB(@N%S!:BO?IQ0362@Z7.G
*\Q+HRWMWB-DH:C/[10BN/6BA&%HI[M-#*HQ:*D87B'BVT\JB% M$F2AA-
E">"F=MO0$62CA+GJ#F+2E)\A"2:^%";2E)\A"";.%GJML]RY3)D@\ M"?
C]E,SE!,))Z4>RD(87;NS12))^5> M"H)51_3>3)%X4NZE((A)^\T462AEMA
NCNI$$UDHY7ZF!V)VHHDLE#);Z&T- M5V<)@V(B"Z7,%MJ'2::)*2:R4-I::-
@>;#]]7*N-.^MZZK["NNV9++*Y$.0 &@ 'AL+U]R96QS+W=O4&$!D@"F!D>
[7)W2\B!1QKBVTBOY4U1GP^U2,T MC!]_U<-Z?.M.P_[M/"P^CH?
3L&KVXWC^T;;#9E^/Z^&A.]?3Y9-MUQ_7XV79 M[]KS>O.^WM76+I>Q[>]G-
$^/]S,7+Y_G^C\3N^WV;5-_=IO?QWH:_S&X_=/U M[\.^UK%9O*S[71U73?MQN-
T>VNO%/%PF-XOGUU73/[^:IIT[R"+(SA_D$.3F M#_((\O,'!02%^8,B@N+\00E!:?Z@C*\?
U!!4)D_R"PIXU(@:8*U@-:&7!L! MKPW!-@)B&Y)M!,PV1-
L(J&W(MA%PVQ!N(R"W(=U&P&Y#O(V WI9Z6P&]+?6V M GK;R8]M
;TM];8">EOJ;07TMM3;"NAMJ;<5T-M2;RN@MZ7>5D!O2[VM@-Z.
M>CL!O1WU=@)Z.^KM!/1VD\T2 ;T=]78">COJ[03T=M3;">CMJ+<3T-M1;R>@
MMZ/>3D!O3[V]@-Z>>GL!O3WU]@)Z>^KM!?3VD\UN ;T]]?8">GOJ[07T]M3; M"^CMJ;
<7T-M3;R^@=Z#>04#O0+V#@-Z!>@44#O1+V3@-Z)>B\DH'>BWDE [TR]LX#>F7IG
;TS M]F?JG07TSM0["^B=J7<6T#M3[RR@=Z;>64#O/#GL+:!WIMY90.]"O8N
MWH5Z%P&]"_4N GH7ZET$]"[4NPCH7:AW$="[4.\BH'>AWD5 [T*]RW?J/8R?
MASK<>K[6?/YW4CU>OEMOC[\NOVY.WGQ97G5N[S.&I[]02P,$% @ !8$(M66';>)%1 @
L#< !, !;0V]N=&5N=%]4>7!E&ULS=M-;MLP$(;A MJQC:!I8BDJ*H(LZF[;;-
HA=0)3H6K#^03.K':^^?8T6[\Z#/WH-\DNA/E#EOEF9X?:I]-
LQ]BRG=Q0A_C5W6=SW>SK>YN) MZVN=-=,8[!C6X5@CN;WY9+?U0Q]6GP_Q9]]-
XR9QMO?)ZN-IXS%KD]3SW'=- M'>)Z]CBVOZ6LGQ/2>'+9XW?=[*_BAB1[,^&X\N> YW-
?'ZUS76M7=[4+7^HA M[LH.?
>;#4V]]>K[$&SU.VVW7V'9J'H9X)/6SLW7K=]:&H4]/1:_.)X=XP_;T MF5^_SOBU_CO[$)
^)*0/!>FC@/2A(7V4D#X,I(*TD=^ M36F$(FI.(36GF)I34,TIJN845G.*JSD%UIPBJZ#
(*BBR"HJL@B*KH,@J*+(* MBJR"(JN@R"HHLDJ*K)
(BJZ3(*BFR2HJLDB*KI,@J*;)*BJR2(JNBR*HHLBJ* MK(HBJZ+(JBBR*HJLBB*KHLBJ*+
(6%%D+BJP%1=:"(FM!D;6@R%I09"THLA84 M60N*K)HBJZ;(JBFR:HJLFB*KILBJ*;)JBJR:
(JNFR%I29"TILI8464N*K"5% MUI(B:TF1M:3(6E)D+2FR&HJLAB*KH[&E_QL^:/>[4]0
M2P$"% ,4 " %@0A9!T%-8H$ "Q $ @ $ M9&]C4')O<',O87!P+GAM;%!+ 0(4 Q0 (
6!"%E07_C2[@ "L" 1 M " :\ !D;V-0&UL4$L! A0#% @ !8$(69"Q3I/R!0 S!\ !@ M ("!#0@
'AL+W=O&PO=V]R:W-H965T&UL4$L! A0# M% @ !8$(6;"? L8E"P C38 !@ ("!G1H
'AL+W=O M&PO=V]R:W-H965T&UL4$L! A0#% @ !8$(62!^]0'A M @ & @ !@ ("!\SP
'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ !8$(6&PO=V]R:W-H M965T&UL4$L! M
A0#% @ !8$(6:'KIPEU%0 BTT !D ("!)X0 'AL M+W=O&PO=V]R:W-H965T6R
!X;"]W;W)K&UL4$L! A0#% @ !8$(M62)&@!T:"@ 61X !D ("!#=P 'AL+W=OY@
>&PO=V]R:W-H965T&UL4$L! A0#% @ !8$(61M\-"U_"@ &PO=V]R:W-H965T&UL4$L!

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} / Calendars... */ .report .rc { background-color: #f0f0f0; } /* Even rows... */ .report .re, .report .reu { background-color: #def; } .report .reu td { border-bottom: 1px solid black; } /* Odd rows... */ .report .ro, .report .rou { background-color: white; } .report .rou td { border-bottom: 1px solid black; } .report .rou table td, .report .reu table td { border-bottom: 0px solid black; } /* styles for footnote marker */ .report .fn { white-space: nowrap; } /* styles for numeric types */ .report .num, .report .nump { text-align: right; white-space: nowrap; } .report .nump { padding-left: 2em; } .report .nump { padding: 0px 0.4em 0px 2em; } /* styles for text types */ .report .text { text-align: left; white-space: normal; } .report .text .big { margin-bottom: 1em; width: 17em; } .report .text .more { display: none; } .report .text .note { font-style: italic; font-weight: bold; } .report .text .small { width: 10em; } .report sup { font-style: italic; } .report .outerFootnotes { font-size: 1em; } XML 119 FilingSummary.xml IDEA: XBRL DOCUMENT 3.24.2.u1 html12314991true1520false12 falsefalseR1.htm0000001 - Document - Cover PageSheethttp://www.eastwestbank.com/role/CoverPageCover PageCover1 falsefalseR2.htm9952151 - Statement - CONSOLIDATED BALANCE SHEETSheethttp://www.eastwestbank.com/role/CONSOLIDATEDBALANCESHEETCONSC BALANCE SHEETStatements2 falsefalseR3.htm9952152 - Statement - CONSOLIDATED BALANCE SHEET (Parenthetical)Sheethttp://www.eastwestbank.com/role/CONSOLIDATEDBALANCESHEE BALANCE SHEET (Parenthetical)Statements3 falsefalseR4.htm9952153 - Statement - CONSOLIDATED STATEMENT OF INCOMESheethttp://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFINCOM STATEMENT OF INCOMEStatements4 falsefalseR5.htm9952154 - Statement - CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOMESheethttp://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFCOMP STATEMENT OF COMPREHENSIVE INCOMEStatements5 falsefalseR6.htm9952155 - Statement - CONSOLIDATED STATEMENT OF CHANGES IN STOCKHOLDERS??? EQUITYSheethttp://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFCHANG STATEMENT OF CHANGES IN STOCKHOLDERS??? EQUITYStatements6 falsefalseR7.htm9952156 - Statement - CONSOLIDATED STATEMENT OF CHANGES IN STOCKHOLDERS??? EQUITY (Parenthetical)Sheethttp://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOF STATEMENT OF CHANGES IN STOCKHOLDERS??? EQUITY (Parenthetical)Statements7 falsefalseR8.htm9952157 - Statement - CONSOLIDATED STATEMENT OF CASH FLOWSSheethttp://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFCASHFL STATEMENT OF CASH FLOWSStatements8 falsefalseR9.htm9952158 - Disclosure - Basis of PresentationSheethttp://www.eastwestbank.com/role/BasisofPresentationBasis of PresentationNotes9 falsefalseR10.htm9952159 - Disclosure - Current Accounting Developments and Summary of Significant Accounting PoliciesSheethttp://www.eastwestbank.com/role/CurrentAccountingDevelopmentsandSu Accounting Developments and Summary of Significant Accounting PoliciesNotes10 falsefalseR11.htm9952160 - Disclosure - Fair Value Measurement and Fair Value of Financial InstrumentsSheethttp://www.eastwestbank.com/role/FairValueMeasurementandFairValu Value Measurement and Fair Value of Financial InstrumentsNotes11 falsefalseR12.htm9952161 - Disclosure - Securities Purchased under Resale AgreementsSheethttp://www.eastwestbank.com/role/SecuritiesPurchasedunderResaleAg Purchased under Resale AgreementsNotes12 falsefalseR13.htm9952162 - Disclosure - SecuritiesSheethttp://www.eastwestbank.com/role/SecuritiesSecuritiesNotes13 falsefalseR14.htm9952163 - Disclosure - DerivativesSheethttp://www.eastwestbank.com/role/DerivativesDerivativesNotes14 falsefalseR15.htm9952164 - Disclosure - Loans Receivable and Allowance for Credit LossesSheethttp://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditL Receivable and Allowance for Credit LossesNotes15 falsefalseR16.htm9952165 - Disclosure - Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, NetSheethttp://www.eastwestbank.com/role/AffordableHousingPartnershipTaxCreditand*

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Receivable and Allowance for Credit Losses - Loans Modification Narrative
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Receivable and Allowance for Credit Losses - Schedule of Financing Receivable, Modified, Payment Performance (Details)Details75 falsefalseR76.htm9954521 - Disclosure - Loans Receivable and Allowance for Credit Losses - Allowance for Credit Losses Narrative
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Receivable and Allowance for Credit Losses - Collateral-Dependent Loans Narrative
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Receivable and Allowance for Credit Losses - Schedule Of Activity In The Allowance For Credit Losses (Details)Details78 falsefalseR79.htm9954524 - Disclosure - Loans Receivable and Allowance for Credit Losses - Schedule of Activities in Allowance for loan losses by Portfolio Segments and Unfunded Credit Commitments
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Receivable and Allowance for Credit Losses - Schedule of Activities in Allowance for loan losses by Portfolio Segments and Unfunded Credit Commitments
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Receivable and Allowance for Credit Losses - Schedule Of Carrying Value Of Loans Transferred, Loans Sold and Purchased For the Held-For-Investment Portfolio
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Tax Credit and CRA Investments, Net and Related Unfunded Commitments (Details)Sheethttp://www.eastwestbank.com/role/AffordableHousingPartnershipTaxCred Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net - Schedule of Affordable Housing, Tax Credit and CRA Investments, Net and Related Unfunded Commitments (Details)Details82 falsefalseR83.htm9954528 - Disclosure - Affordable Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net - Schedule of Additional Information related to the Affordable Housing, Tax Credit and CRA Investments, Net (Details)Sheethttp://www.eastwestbank.com/role/AffordableHousingPartnershipTaxCred Housing Partnership, Tax Credit and Community Reinvestment Act Investments, Net - Schedule of Additional Information related to the Affordable Housing, Tax Credit and CRA Investments, Net (Details)Details83 falsefalseR84.htm9954529 - Disclosure - Goodwill (Details)Sheethttp://www.eastwestbank.com/role/GoodwillDetailsGoodwill (Details)Detailshttp://www.eastwestbank.com/role/Goodwill84 falsefalseR85.htm9954530 - Disclosure - Short-Term Borrowings and Long-Term Debt - Schedule of Debt (Details)Sheethttp://www.eastwestbank.com/role/ShortTermBorrowingsandLongTermDe Term Borrowings and Long-Term Debt - Schedule of Debt (Details)Details85 falsefalseR86.htm9954531 - Disclosure - Short-Term Borrowings and Long-Term Debt - Narrative (Details)Sheethttp://www.eastwestbank.com/role/ShortTermBorrowingsandLongTermDe Term Borrowings and Long-Term Debt - Narrative (Details)Details86 falsefalseR87.htm9954532 - Disclosure - Commitments and Contingencies - Schedule of Credit-Related Commitments (Details)Sheethttp://www.eastwestbank.com/role/CommitmentsandContingenciesSchedu and Contingencies - Schedule of Credit-Related Commitments (Details)Details87 falsefalseR88.htm9954533 - Disclosure - Commitments and Contingencies - Narrative (Details)Sheethttp://www.eastwestbank.com/role/CommitmentsandContingenciesNarrati and Contingencies - Narrative (Details)Details88 falsefalseR89.htm9954534 - Disclosure - Commitments and Contingencies - Schedule of Guarantees Outstanding (Details)Sheethttp://www.eastwestbank.com/role/CommitmentsandContingenciesSchedu and Contingencies - Schedule of Guarantees Outstanding (Details)Details89 falsefalseR90.htm9954535 - Disclosure - Stock Compensation Plans - Narrative (Details)Sheethttp://www.eastwestbank.com/role/StockCompensationPlansNarrativeDeta Compensation Plans - Narrative (Details)Details90 falsefalseR91.htm9954536 - Disclosure - Stock Compensation Plans - Schedule of Stock Compensation Expense and Related Net Tax (Deficiency) Benefit (Details)Sheethttp://www.eastwestbank.com/role/StockCompensationPlansScheduleofSt Compensation Plans - Schedule of Stock Compensation Expense and Related Net Tax (Deficiency) Benefit (Details)Details91 falsefalseR92.htm9954537 - Disclosure - Stock Compensation Plans - Schedule of Activity for Time-Based and Performance-Based Restricted Stock Units (Details)Sheethttp://www.eastwestbank.com/role/StockCompensationPlansScheduleofAc Compensation Plans - Schedule of Activity for Time-Based and Performance-Based Restricted Stock Units (Details)Details92 falsefalseR93.htm9954538 - Disclosure - Stockholders' Equity and Earnings Per Share - Schedule of Earnings Per Share Calculations (Details)Sheethttp://www.eastwestbank.com/role/StockholdersEquityandEarningsPerSha Equity and Earnings Per Share - Schedule of Earnings Per Share Calculations (Details)Details93 falsefalseR94.htm9954539 - Disclosure - Stockholders' Equity and Earnings Per Share - Narrative (Details)Sheethttp://www.eastwestbank.com/role/StockholdersEquityandEarningsPerSha Equity and Earnings Per Share - Narrative (Details)Details94 falsefalseR95.htm9954540 - Disclosure - Accumulated Other Comprehensive Income (Loss) - Schedule Of The Changes In Components Of Accumulated Other Comprehensive Income (Loss) Balances (Details)Sheethttp://www.eastwestbank.com/role/AccumulatedOtherComprehensiveInco Other Comprehensive Income (Loss) - Schedule Of The Changes In Components Of

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*deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": ["r1", "r121"] }, "us-gaap_CashFlowHedgingMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashFlowHedgingMember", "presentation": ["http://www.eastwestbank.com/role/DerivativesNarrativeDetails", "http://www.eastwestbank.com/role/DerivativesScheduleOfNotionalAndGrossFairValuesC "http://www.eastwestbank.com/role/DerivativesScheduleOfPreTaxChangesInAOCIFromCa], "lang": { "en-us": { "role": { "terseLabel": "Cash Flow Hedging", "label": "Cash Flow Hedging [Member]", "documentation": "Hedge of the exposure to variability in the cash flows of a recognized asset or liability, or of a forecasted transaction, that is attributable to a particular risk." } } }, "auth_ref": ["r60"] }, "us-gaap_CashFlowNoncashInvestingAndFinancingActivitiesDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashFlowNoncashInvestingAndFinancingActivitiesDisclosureAbstract", "presentation": ["http://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFCASHFLOWS"], "lang": { "en-us": { "role": { "terseLabel": "Noncash investing and financing activities:", "label": "Cash Flow, Noncash Investing and Financing Activities Disclosure [Abstract]" } } }, "auth_ref": [] }, "ewbc_CashPaidDuringPeriodForAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.eastwestbank.com/20240630", "localname": "CashPaidDuringPeriodForAbstract", "presentation": ["http://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFCASHFLOWS"], "lang": { "en-us": { "role": { "verboseLabel": "Cash paid during the period for:", "label": "Cash Paid During Period for [Abstract]" } } }, "auth_ref": [] }, "ecd_ChangedPeerGroupFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChangedPeerGroupFnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Changed Peer Group, Footnote", "label": "Changed Peer Group, Footnote [Text Block]" } } }, "auth_ref": ["r1168"] }, "ecd_ChngInFrValAsOfVstngDtOfPrrYrEqtyAwrdsVstdInCvrdYrMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValAsOfVstngDtOfPrrYrEqtyAwrdsVstdInCvrdYrMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year", "label": "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member]" } } }, "auth_ref": ["r1165"] }, "ecd_ChngInFrValOfOutsdngAndUnvstdEqtyAwrdsGrntdInPrrYrsMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValOfOutsdngAndUnvstdEqtyAwrdsGrntdInPrrYrsMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested", "label": "Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member]" } } }, "auth_ref": ["r1163"] }, "dei_CityAreaCode": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "CityAreaCode", "presentation": ["http://www.eastwestbank.com/role/CoverPage"], "lang": { "en-us": { "role": { "terseLabel": "City Area Code", "label": "City Area Code", "documentation": "Area code of city" } } }, "auth_ref": [] }, "us-gaap_ClassOfStockDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ClassOfStockDomain", "presentation": ["http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInstr], "lang": { "en-us": { "role": { "terseLabel": "Class of Stock [Domain]", "label": "Class of Stock [Domain]", "documentation": "Share of stock differentiated by the voting rights the holder receives. Examples include, but are not limited to, common stock, redeemable preferred stock, nonredeemable preferred stock, and convertible stock." }

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loans (mortgages), issued by US Government Agencies, such as the Government National Mortgage Association (GNMA or Ginnie Mae). Includes debt securities issued by Government Sponsored Enterprises, such as the Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), Federal National Mortgage Association (FNMA or Fannie Mae), and the Federal Home Loan Bank (FHLB)." } } }, "auth_ref": [] }, "us-gaap_CommercialMortgageBackedSecuritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialMortgageBackedSecuritiesMember", "presentation": ["http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInsti "http://www.eastwestbank.com/role/SecuritiesScheduleofDebtSecuritiesAvailableforSale "http://www.eastwestbank.com/role/SecuritiesScheduleofDebtSecuritiesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Non-agency commercial mortgage-backed securities", "label": "Commercial Mortgage-Backed Securities [Member]", "documentation": "Securities collateralized by commercial real estate mortgage loans." } } }, "auth_ref": ["r1089", "r1091", "r1093", "r1286", "r1296", "r1304", "r1344"] }, "us-gaap_CommercialPortfolioSegmentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialPortfolioSegmentMember", "presentation": ["http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInsti "http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInsti "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesAllowa "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesCollat "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched], "lang": { "en-us": { "role": { "verboseLabel": "Commercial lending", "terseLabel": "Commercial lending", "label": "Commercial Portfolio Segment [Member]", "documentation": "Portfolio segment of the company's total financing receivables related to commercial receivables." } } }, "auth_ref": [] }, "us-gaap_CommercialRealEstateMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialRealEstateMember", "presentation": ["http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInsti "http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInsti "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched], "lang": { "en-us": { "role": { "terseLabel": "CRE", "label": "Commercial Real Estate [Member]", "documentation": "Property that is solely used for business purposes." } } }, "auth_ref": ["r1059", "r1065", "r1344"] }, "us-gaap_CommitmentsAndContingencies": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsAndContingencies", "crdr": "credit", "calculation": { "http://www.eastwestbank.com/role/CONSOLIDATEDBALANCESHEET": { "parentTag": "us-gaap_LiabilitiesAndStockholdersEquity", "weight": 1.0, "order": 3.0 } },

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authorized; 169,882,407 and 169,372,230 shares issued", "label": "Common Stock, Value, Issued", "documentation": "Aggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity." } } }, "auth_ref": ["r99", "r852", "r1101"] }, "ecd_CompActuallyPaidVsCoSelectedMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsCoSelectedMeasureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Company Selected Measure", "label": "Compensation Actually Paid vs. Company Selected Measure [Text Block]" } } }, "auth_ref": ["r1174"] }, "ecd_CompActuallyPaidVsNetIncomeTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsNetIncomeTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Net Income", "label": "Compensation Actually Paid vs. Net Income [Text Block]" } } }, "auth_ref": ["r1173"] }, "ecd_CompActuallyPaidVsOtherMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsOtherMeasureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Other Measure", "label": "Compensation Actually Paid vs. Other Measure [Text Block]" } } }, "auth_ref": ["r1175"] }, "ecd_CompActuallyPaidVsTotalShareholderRtnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsTotalShareholderRtnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Total Shareholder Return", "label": "Compensation Actually Paid vs. Total Shareholder Return [Text Block]" } } }, "auth_ref": ["r1172"] }, "us-gaap_ComprehensiveIncomeNetOfTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ComprehensiveIncomeNetOfTax", "crdr": "credit", "calculation": { "http://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFCOMPREHENSIVEI { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFCOMPREHENSIVEI], "lang": { "en-us": { "role": { "totalLabel": "COMPREHENSIVE INCOME", "label": "Comprehensive Income (Loss), Net of Tax, Attributable to Parent", "documentation": "Amount after tax of increase (decrease) in equity from transactions and other events and circumstances from net income and other comprehensive income, attributable to parent entity. Excludes changes in equity resulting from investments by owners and distributions to owners." } } }, "auth_ref": ["r30", "r299", "r301", "r307", "r832", "r863", "r864"] }, "us-gaap_ComprehensiveIncomeNoteTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ComprehensiveIncomeNoteTextBlock", "presentation": ["http://www.eastwestbank.com/role/AccumulatedOtherComprehensiveIncomeLoss"], "lang": { "en-us": { "role": { "terseLabel": "Accumulated Other Comprehensive Income (Loss)", "label": "Comprehensive Income (Loss) Note [Text Block]", "documentation": "The entire disclosure for comprehensive income, which includes, but is not limited to, 1) the amount of income tax expense or benefit allocated to each component of other comprehensive income, including reclassification adjustments, 2) the reclassification adjustments for each classification of other comprehensive income and 3) the ending accumulated balances for each component of comprehensive income." } } }, "auth_ref": ["r108", "r306", "r831", "r861"] }, "us-gaap_ConcentrationRiskCreditRisk": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ConcentrationRiskCreditRisk", "presentation": ["http://www.eastwestbank.com/role/CurrentAccountingDevelopmentsandSummaryofSign], "lang": { "en-us": { "role": { "terseLabel": "Credit Quality Indicators", "label":

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of accounting policy for credit loss on financial instrument measured at amortized cost basis, net investment in lease, off-balance sheet credit exposure, and available-for-sale debt security. Includes, but is not limited to, methodology used to estimate allowance for credit loss, how writeoff of uncollectible amount is recognized, and determination of past due status and nonaccrual status." } } }, "auth_ref": ["r469", "r470", "r471", "r473", "r474", "r483", "r487", "r488", "r490", "r491", "r496", "r497", "r498", "r499", "r501", "r502", "r503", "r509"] }, "us-gaap_CreditRiskContractMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CreditRiskContractMember", "presentation": ["http://www.eastwestbank.com/role/DerivativesNarrativeDetails", "http://www.eastwestbank.com/role/DerivativesScheduleOfNotionalAndGrossFairValuesO "http://www.eastwestbank.com/role/DerivativesScheduleOfTheNetLossesGainsRecognize "http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInsti], "lang": { "en-us": { "role": { "verboseLabel": "Credit contracts", "terseLabel": "Credit contracts", "label": "Credit Risk Contract [Member]", "documentation": "Derivative instrument whose primary underlying risk is tied to the creditworthiness or the credit spread of an entity." } } }, "auth_ref": ["r1044", "r1078", "r1088", "r1089", "r1091", "r1093"] }, "ewbc_CreditRiskRelatedContingentFeaturesMember": { "xbrltype": "domainItemType", "nsuri": "http://www.eastwestbank.com/20240630", "localname": "CreditRiskRelatedContingentFeaturesMember", "presentation": ["http://www.eastwestbank.com/role/DerivativesNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Credit-risk-related contingent features", "label": "Credit-Risk-Related Contingent Features [Member]", "documentation": "Credit-Risk-Related Contingent Features [Member]" } } }, "auth_ref": [] }, "ewbc_CriticizedAccrualMember": { "xbrltype": "domainItemType", "nsuri": "http://www.eastwestbank.com/20240630", "localname": "CriticizedAccrualMember", "presentation": ["http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched], "lang": { "en-us": { "role": { "terseLabel": "Criticized (accrual)", "label": "Criticized (Accrual) [Member]", "documentation": "Criticized (Accrual)" } } }, "auth_ref": [] }, "ewbc_CriticizedNonaccrualMember": { "xbrltype": "domainItemType", "nsuri": "http://www.eastwestbank.com/20240630", "localname": "CriticizedNonaccrualMember", "presentation": ["http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched], "lang": { "en-us": { "role": { "terseLabel": "Criticized (nonaccrual)", "label": "Criticized (Nonaccrual) [Member]", "documentation": "Criticized (Nonaccrual)" } } }, "auth_ref": [] }, "srt_CrudeOilMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "CrudeOilMember", "presentation": ["http://www.eastwestbank.com/role/DerivativesScheduleOfNotionalAndGrossFairValuesO "http://www.eastwestbank.com/role/DerivativesScheduleofDerivativesNotDesignatedasH], "lang": { "en-us": { "role": { "terseLabel": "Crude oil", "label": "Crude Oil [Member]", "documentation": "Unrefined, unprocessed oil, which may be used in a variety of applications, and from which, petroleum-based products are produced." } } }, "auth_ref": ["r1215", "r1216", "r1412", "r1413", "r1414", "r1415", "r1416", "r1417", "r1418", "r1419", "r1420", "r1421", "r1422"] }, "srt_CumulativeEffectPeriodOfAdoptionAdjustmentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "CumulativeEffectPeriodOfAdoptionAdjustmentMember", "presentation": ["http://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFCHANGESINSTOCK], "lang": { "en-us": { "role": { "terseLabel": "Cumulative Effect, Period Of Adoption, Adjustment", "label": "Cumulative Effect, Period of Adoption, Adjustment [Member]", "documentation": "Increase (decrease) to financial statements for cumulative-effect adjustment in period of adoption of amendment to accounting standards." } } }, "auth_ref": ["r262", "r267", "r329", "r339", "r346", "r460", "r468", "r526", "r650", "r651", "r663", "r665", "r693", "r695", "r696", "r698", "r700", "r701", "r706", "r709", "r712", "r713", "r766"] }, "srt_CumulativeEffectPeriodOfAdoptionAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "CumulativeEffectPeriodOfAdoptionAxis", "presentation": [

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amounts of borrowings under each line of credit, note payable, commercial paper issue, bonds indenture, debenture issue, own-share lending arrangements and any other contractual agreement to repay funds, and about the underlying arrangements, rationale for a classification as long-term, including repayment terms, interest rates, collateral provided, restrictions on use of assets and activities, whether or not in compliance with debt covenants, and other matters important to users of the financial statements, such as the effects of refinancing and noncompliance with debt covenants." } } }, "auth_ref": ["r128", "r320", "r529", "r530", "r531", "r532", "r533", "r549", "r550", "r560", "r566", "r567", "r568", "r569", "r570", "r571", "r576", "r583", "r584", "r586", "r754"] }, "us-gaap_DebtInstrumentAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentAxis", "presentation": ["http://www.eastwestbank.com/role/DerivativesNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Debt Instrument [Axis]", "label": "Debt Instrument [Axis]", "documentation": "Information by type of debt instrument, including, but not limited to, draws against credit facilities." } } }, "auth_ref": ["r27", "r89", "r90", "r147", "r149", "r325", "r561", "r562", "r563", "r564", "r565", "r567", "r572", "r573", "r574", "r575", "r577", "r578", "r579", "r580", "r581", "r582", "r1072", "r1073", "r1074", "r1075", "r1076", "r1100", "r1253", "r1328", "r1329", "r1330", "r1400", "r1401"] }, "us-gaap_DebtInstrumentInterestRateStatedPercentage": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentInterestRateStatedPercentage", "presentation": ["http://www.eastwestbank.com/role/ShortTermBorrowingsandLongTermDebtScheduleof], "lang": { "en-us": { "role": { "terseLabel": "Interest rate short-term borrowings", "label": "Debt Instrument, Interest Rate, Stated Percentage", "documentation": "Contractual interest rate for funds borrowed, under the debt agreement." } } }, "auth_ref": ["r92", "r562"] }, "us-gaap_DebtInstrumentLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentLineItems", "presentation": ["http://www.eastwestbank.com/role/ShortTermBorrowingsandLongTermDebtNarrativeD], "lang": { "en-us": { "role": { "terseLabel": "Debt Instrument [Line Items]", "label": "Debt Instrument [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r325", "r561", "r562", "r563", "r564", "r565", "r567", "r572", "r573", "r574", "r575", "r577", "r578", "r579", "r580", "r581", "r582", "r585", "r1072", "r1073", "r1074", "r1075", "r1076", "r1100", "r1253", "r1400", "r1401"] }, "us-gaap_DebtInstrumentNameDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentNameDomain", "presentation": ["http://www.eastwestbank.com/role/DerivativesNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Debt Instrument, Name [Domain]", "label": "Debt Instrument, Name [Domain]", "documentation": "The name for the particular debt instrument or borrowing that distinguishes it from other debt instruments or borrowings, including draws against credit facilities." } } }, "auth_ref": ["r27", "r325", "r561", "r562", "r563", "r564", "r565", "r567", "r572", "r573", "r574", "r575", "r577", "r578", "r579", "r580", "r581", "r582", "r1072", "r1073", "r1074", "r1075", "r1076", "r1100", "r1253", "r1328", "r1329", "r1330", "r1400", "r1401"] }, "us-gaap_DebtInstrumentTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtInstrumentTable", "presentation": ["http://www.eastwestbank.com/role/ShortTermBorrowingsandLongTermDebtNarrativeD], "lang": { "en-us": { "role": { "terseLabel": "Schedule of Long-Term Debt Instruments [Table]", "label": "Schedule of Long-Term Debt Instruments [Table]", "documentation": "Disclosure of information about long-term debt instrument or arrangement." } } }, "auth_ref": ["r27", "r51", "r52", "r82", "r129", "r130", "r325", "r561", "r562", "r563", "r564", "r565", "r567", "r572", "r573", "r574", "r575", "r577", "r578", "r579", "r580", "r581", "r582", "r585", "r1072", "r1073", "r1074", "r1075", "r1076", "r1100", "r1253", "r1400", "r1401"] }, "us-gaap_DebtSecurities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecurities", "crdr": "debit",

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defined), including financial assets and financial liabilities (collectively, as defined),
and the measurements of those instruments as well as disclosures related to the fair
value of non-financial assets and liabilities. Such disclosures about the financial
instruments, assets, and liabilities would include: (1) the fair value of the required
items together with their carrying amounts (as appropriate); (2) for items for which it
is not practicable to estimate fair value, disclosure would include: (a) information
pertinent to estimating fair value (including, carrying amount, effective interest rate,
and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3)
significant concentrations of credit risk including: (a) information about the activity,
region, or economic characteristics identifying a concentration, (b) the maximum
amount of loss the entity is exposed to based on the gross fair value of the related
item, (c) policy for requiring collateral or other security and information as to
accessing such collateral or security, and (d) the nature and brief description of such
collateral or security; (4) quantitative information about market risks and how such
risks are managed; (5) for items measured on both a recurring and nonrecurring basis
information regarding the inputs used to develop the fair value measurement; and (6)
for items presented in the financial statement for which fair value measurement is
elected: (a) information necessary to understand the reasons for the election, (b)
discussion of the effect of fair value changes on earnings, (c) a description of [similar
groups] items for which the election is made and the relation thereof to the balance
sheet, the aggregate carrying value of items included in the balance sheet that are not
eligible for the election; (7) all other required (as defined) and desired information." }
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financial institutions including funds in money market and other accounts." } } },
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not limited to, commitment and contingent commitment related to investment under tax credit program not meeting condition for accounting under proportional amortization method." } } }, "auth_ref": ["r1210"] }, "ewbc_RESALEANDREPURCHASEAGREEMENTSAbstract": { "xbrltype": "stringItemType", "nsuri": "http://www.eastwestbank.com/20240630", "localname": "RESALEANDREPURCHASEAGREEMENTSAbstract", "presentation": ["http://www.eastwestbank.com/role/CONSOLIDATEDSTATEMENTOFCASHFLOWS"], "lang": { "en-us": { "role": { "terseLabel": "Repurchase agreements:", "label": "RESALE AND REPURCHASE AGREEMENTS [Abstract]", "documentation": "RESALE AND REPURCHASE AGREEMENTS [Abstract]" } } }, "auth_ref": [] }, "srt_RangeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RangeAxis", "presentation": ["http://www.eastwestbank.com/role/DerivativesNarrativeDetails", "http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInst "http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInst "http://www.eastwestbank.com/role/ShortTermBorrowingsandLongTermDebtScheduleof "http://www.eastwestbank.com/role/StockCompensationPlansNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Statistical Measurement [Axis]", "label": "Statistical Measurement [Axis]", "documentation": "Information by statistical measurement. Includes, but is not limited to, minimum, maximum, weighted average, arithmetic average, and median." } } }, "auth_ref": ["r244", "r245", "r246", "r247", "r248", "r263", "r264", "r542", "r543", "r544", "r545", "r596", "r603", "r630", "r631", "r632", "r639", "r720", "r779", "r789", "r807", "r879", "r881", "r895", "r926", "r927", "r983", "r985", "r987", "r988", "r1006", "r1035", "r1036", "r1059", "r1077", "r1081", "r1093", "r1094", "r1098", "r1099", "r1103", "r1110", "r1331", "r1342", "r1384", "r1405", "r1406", "r1407", "r1408", "r1409"] }, "srt_RangeMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RangeMember", "presentation": ["http://www.eastwestbank.com/role/DerivativesNarrativeDetails", "http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInst "http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInst "http://www.eastwestbank.com/role/ShortTermBorrowingsandLongTermDebtScheduleof "http://www.eastwestbank.com/role/StockCompensationPlansNarrativeDetails"], "lang": { "en-us": { "role": { "terseLabel": "Statistical Measurement [Domain]", "label": "Statistical Measurement [Domain]", "documentation": "Statistical measurement. Includes, but is not limited to, minimum, maximum, weighted average, arithmetic average, and median." } } }, "auth_ref": ["r244", "r245", "r246", "r247", "r248", "r263", "r264", "r542", "r543", "r544", "r545", "r596", "r603", "r630", "r631", "r632", "r639", "r720", "r779", "r789", "r807", "r879", "r881", "r895", "r926", "r927", "r983", "r985", "r987", "r988", "r1006", "r1035", "r1036", "r1059", "r1077", "r1081", "r1093", "r1094", "r1098", "r1099", "r1103", "r1110", "r1331", "r1342", "r1384", "r1405", "r1406", "r1407", "r1408", "r1409"] }, "ewbc_RateReductionAndPaymentDelayMember": { "xbrltype": "domainItemType", "nsuri": "http://www.eastwestbank.com/20240630", "localname": "RateReductionAndPaymentDelayMember", "presentation": ["http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched "http://www.eastwestbank.com/role/LoansReceivableandAllowanceforCreditLossesSched], "lang": { "en-us": { "role": { "terseLabel": "Combination: Rate Reduction/ Payment Delay", "label": "Rate Reduction And Payment Delay [Member]", "documentation": "Rate Reduction And Payment Delay" } } }, "auth_ref": [] }, "ewbc_RayliantGlobalAdvisorsLimitedMember": { "xbrltype": "domainItemType", "nsuri": "http://www.eastwestbank.com/20240630", "localname": "RayliantGlobalAdvisorsLimitedMember", "presentation": ["http://www.eastwestbank.com/role/DerivativesScheduleOfNotionalAndGrossFairValuesC "http://www.eastwestbank.com/role/FairValueMeasurementandFairValueofFinancialInst "http://www.eastwestbank.com/role/GoodwillDetails"], "lang": { "en-us": { "role": { "terseLabel": "Rayliant Global Advisors Limited", "label": "Rayliant Global Advisors Limited [Member]", "documentation": "Rayliant Global Advisors Limited" } } }, "auth_ref": [] }, "ewbc_ReasonableAndSupportableForecasePeriodLifeTimeLossRatePeriod": {

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*ED;K'WM.ZPB6NF!9P2![X$KI-@(G("08+3#LFZT+AL/ H1BE M!YD8I 4L&1TA4R**
MM5'W[SAVSR M +D$=K<+7VO%4J-8+>DQ&SBZW5BS:?4V#+PXKM"[QY):.'!5&Q(P4-
&$A#=C M@D8D8&!_"0EO(*&B<72H$N&#0G"VF%\QF(^&1_$_\^P,/]N9E1GX=+%7'#Z*
*MS7:PP<#.$FS>A$UU?=A4=<(& W5*L'DOVI2SB#88>$V"S7O19EW8:(TV1#IB*

*M@\URO:.-NJJ"8QP!(B$*XZ,[N;(G?:C\\[OKN\-DN /E XL*M)NI/0OV4Z]V M/Q[QY>>^O.*
(V=&W^C\ 3#?9$@W0U1/:NHC?ON3WP70&ZA6-73CQF_^S:@\#C MT^_0%0--
S>1<_P@O!.<]/[SL*?/&8/ZW@L('CW[X1M?)$-^L[LH_.3R_NSSDWOTG_D4.%ZS/?*
5K:WN<#M@\=O@S#N!9X;=--7>[V3$P]MEWDOKX,S]%T'?JA[]%O1 M4>)?0>AP)_4-
^>23\:G'HNBFM^+J!3^<]Z%PM4O?242<$'_(K7K02!UHZ?Y M:-M8DOR+_&L[_\(P"RC[;*
(O\B_QK._^".X6'($V0W@K2&":F4,F3-_]ZW8UW MG'GG N@QGAF?
=0SS/JC<(=_"Z%LTG8)\BWQK-[X%=^X%P9G@O#&C8"E3CD6]GY5@/N3 2"
M,\%Y8S@;+?Q3B:/)MP !%JZ23G4# 78%8(W6R2D9-P^P&,1GV.GDCI +""-&
MBZA9IHU^E AP&!'2]EV0R35?7?&YQR_8T/7P;&+:@"N;(L]IR9MRZ$U&J[99
M)MSD33GT)K@Z+0&8 +P&@(T60ZE4,8Q]:<+5%ZD6(+B^@JO1^B$EVZ;!%8-Z
M"#MYW EN 2'$:+E.7[J8T_B!01L#D)WE%!U&JV+ZDJ&>*SXRX6)N3?Q@(?S-*
*8VS2#D*F0:32;CC/%(61* M9+8P$.<$ACV!P6A:FI:U .!!T6W^IW._\Q8&'AU @DK^1?*
ZUE7\9K4+0HB'R MKXS]"ZZ.0Y
F2&\%::/%)RIYD/K7ZV[C2OV?/IR%WW+CC.VHSEH5OKSFBY!0N'9_;](,0^RYB MC6;?
<:9$A-AW$8N!@">09 P2N+1WSN=3?Z:C,MCT0H>;32^1CXOF[=/O3,)A
MPOB,Q7RRQZ#X_YD[S;^;^86S<.GB=H33;
[;RO#)G,:^8M1UYE:V\&5],GKR.M,K>O@3DL@K\N"4?&C.$SL
M6#RAXSM73/S'9#8E][H.[M0\CKR.E/K.IJK0EZ77Z_+J*ZKT#P5\KK\>EU&*
M=5V%YJB0U\V]{CZ(F9_RZ]ZHQDJ MY'=Y]KNLZCN:HX+>[Z!!.:N2B29^$)0-J4)H-
@5!V9#$GJ8H$)0-R95-TOT- MV@UYWQ5J%,9'7?
&YQR_8T/4^.KD!KY]EE,A735+ZR<_(SX!6&563M'WR,_(S MH"50U20MG_R,_ QH?
*58U2;O/I9]! W)6!9!)8C@!&0"0LZHP3%*7"<@ @)Q5 M"F^2MDQ*
!@#DK')DN,HRX09R2@I7QB7<0,X X6JFA!O "5<-K@9(N &1-PT=N1DE?
\0.XT=.5GE.1CXZ=D_Z3CMI5;)AS"Y M >]MP>^*]JR@.'77\[:==,[#3Q/8"9DWID;V4'RH?
R]!;P73DI^$>L^=5)R MG9CQM4 B9]O>,;^_,/GVN^N[PV2X Z?
(WD,7NE'=_GX\>G$,PLLKILB_T[BM M2CX]DC2'K3V2/9-
'DD=J]TC2;+;UR#^YVQ_$W.D\"LOW=['?%GEFGCT3@_:5 M/4)AA0F=B#T5> B9'4\:C
6V& 0V@JUNV+[[Y6T8" S%XR[W/-':TR!'"%(9) MWB,204=B)%%_'T@7(&_=G;>2IH
WDK%F\E&9O(!_):;%Z+80I!]NB%%4+ MX7F;?LQP!L:N?(DF5>#U)1J?0/I4
*\.T#_(IY%)/M5BN%*ME/8BE:1'$,9+X M"LDC:5H$\8CDD9 \$L-T'")@>25PA>>8N/9-F?.*
*+$S@G*FF%+8:)'01;HVDO MK7C&,/6!\$Q4,B:?H@D*5'20UV+S6IJ@@"^$;*
(GG2]]Q'UTG85['9]XXK7;D.AOD("Q \8<+B+W;M9V$X5KO\CX)0#D!#R:;,?B[I%2^0OT-
*%K3+NXUG*Q!R'L7N4$X5ZLU^@AH>&-3CK>%1(7A\$AX8I$RHV5 .X(%,*
*M5\N!13#H*1AR,)V)<=-HM2"7.9A6>!A-ON+TSDKY;-WF0>IV\$Z(0")>0^<@&'T=!/%:*
R\!\9(4U@AD> M,\!E.CYVAG 4A"(D84W%X+(([X[E%V+L=?O^?$ ^"7P'4;?#K+
*(]Q_>)WSSX+E]-7<)CP':F*OQ/;,@.MFG-KZ:&R +HM4B2,MH MQ"R(5O/AJZ+1LR!:[8>W*
L^4!=%J [SU=\8LB%8KX"V_LV9!M)H!7RF>)0NB
MM>OQE>-9L2!:NQUO,;Y_%D1CQ]=>(OP[%@0K0; 5XVK@(.N8M!(7=5*2 OV*
MZ\!7MAAC%XIJ):0U-SJWT1KK\!7: -Q&JP5V7F:O\6Z?.&^^NM 1GSEOOE8"
M6^G>>MSI"W#%+$ZB%:GFY/M.-,]_\$1ML(4MM%[7ZO1@:]HS\1J/(F%_Y/.X
M>^=&/Y<-<"E'.AZIO12GN\'I6A3PAS"KZ_?/>"2J9U4Z+#];A'YG\MV"!S]
*M^%"Y<\VI7*LF!FX1YL;7;+BX_\25>%;@GWJTVU]Q:'1PYAYL#<^OT[@IR*
MUG3')18D94UD'(7:K9MFNS>JNOX:3 <,?_C M940(DP=25@5*7FQ:/#D0=R**
*[+V>O9&2%[ER<)U9?Q4I@Y$G!]=J;[L1N>) MA<[\O&UEX%L>]H)PR'R;G["(.R**
[BD/7CN6BP<#^V>5Q['"']=5?GS6\3.2Z
MXM6=Q.,WO11;WWD\")SY[,S7GW+^8E'/'1M[KK#/-R]X8%['>72C((RNW&+*
M"B=@V1?"":B$ 1QK-!_'N(/=M \8?Y/C7.MLY_Y1LMXLG0%<.0= 1,7,%^2 MGK4,2,\:.-
**34(P8Q=7U45S5B6)PM#&A&#&*,Q*@:DCI=D(Q2!1OMNV7/A0C MU1 (Q3M!\=J-*
*N/3M8,C57OORME>!O:(E4^.P2PZ(G!RI*D,>1!X$ MI!Y *G.1!Y$' :E%P*
*J'Y$'D02CJ(+"2*GF0,1Z47FQH&018:R8'(@>"7P61*
M0DT.9(0#950$U4D<)PHT&X$:L4G7D@CFA&22:L\J;D:O7B';+__"A<@^,._D6\SWPOK-
G=Y@, M(6%/W\9W#>3"+V$/[RC>(,WT$\"+WQTI[T/F:!RU+UR?^7)GF9<;STPOZ#ZQ
*MD7Z4[FA#DP9IC02\+#8?:Y!&AQYXBM'_,W3CF/LW(]E./'&/%"Z"7X;1#[D^*
M1/";;33H>2R,F.^W)'HA8@[*4>+AQ]K(M<("(09@5!K)$2N%!@! M0D*
Q"3EG3W#0&QW LN<8+'5,<%RUQ@LH=4GD#/'D%6$<]'7P="UY1XP RRT;(35D,&*
(AG8?9 DNM$Q#! U%K1$2N M+! 0L8L+;>3B B$0N[[01]XO$)?#L8X-W!H(]<7"(?
9X5!K/$2N+QB$0T#! M"3G33Z#81:0 R[GCL8=6)P7+>..QAU;_,]L?S;4A/P\3A-ZZG
*M*Q:N%Y!/@^$P<$2?0 O%9JQBA+ %;!L3K M)7!+X'C_@G18!"]."?2R*

R]7@(G.1#\/C(/TJG"6Z8M 8(2689A=1&CF"T(^PH MMRVC$-
*T(VT9C&T)*748AOY$C&.T(.\KDRRB$.,*VT9HBP>A21'CF"T(^PJ*
MDTA29(CF"T(^PJDT@,CG4>B@Y XY<(== M9?4DPA+"82 <0FY?(2F6W
*&&.^PHPZ^0(&L^PI&FVQ722 F;^\M]*R1;$MR@ M)J*D)!(V]Y@5@A/W"*
C9C(G@Q"T"0C81 8421$N C#T! D1!BD+_(2N4,.W&%7&3X*88\0 MG@.$@\CP4>B)Y
XY<(==9?@H9$Q".!R$WR:A/6 1=]+]I$Q-]5'(J.07>?+*
M7>7\).,2U(%!'4+R7R<]E_P"F%_LJ JHD[";%Z@CS=&==)_B30 MPX2<[\P@9VBE"$ZY(?
QE@K^L4G)P<@KA;U_XVU&&U0"G1!"D,H"4SBRM M 8[QAPVIJT#?:6V&
(@H<0T^(0C[L@:/?-T/4I7B;D$?QG>CU_7,+ZUM\[8=> M^G8PY-U8W%.^\55@+SPYG?
*Z:1+&X)%SL(/F;W9>:M0Q*S08X]IT "A.@U?4! M6M4)4.1,/0%TCQ$T"*
*[*N@5P[((#N,8*NS^9I!"AR->,B"+F R/FS/6!^/P<8 M??'BITD8?V.N?*
Q5$>UBMDDDBBESS()3N%:599:/(E1%"Z;YC:18I:1.Y MV$(HW7!K-B3:1 MJTKG?
*R69S/;/!)I7PM2B63W^X:(KK*DF<@F)T&A49HE<+R(T&I5((M>%"(U&*
MY8W(]9\,%XKFJ:K)(]L(==]")TF,Y8M['H/H=-@PK*%7>XA=!K,5[; JCV0*
*MELMGE7:!U3H@&2>KK ,LTP_).%D-NF");TC&R6K,0%S*P@= M[ESZCSR*Y?*
U.QJ<>BZ;WHJKE\[_&8J\6NX0WO'%KQV1:(?BCZN ^;K2^Q4- MN*
W"N!=X;M!-7_YU=9.VZ>5U:+RX#9:<(_" CSQML-R9)O"\MM4=9]YY)!F MO
%':]0!2VL1<&!'"+",DR;@R%V]OR>>: T;NMXX;UC1&F3 $F"$%7!Q!2P?
MIS<-5O6PK8@CW[EBXC\Y3(&U!AFP7"$!!W;$
=3!QQ2"MH=&1&R5,Y"M(:VCTC4;)=#93UHM=\;G'+[(N&/TH$7#!Z[BF M\Y?YAHK6J&
(Z8SF;FQ(,>;JL%]@T1I73*)2VBWG? MA;GZ3/O!\\!QHS7(Y(*R)-*
QHCS>Y8"QOX@$/I[;%UBT!IE<<)0Y!HO6R&(2 M*XG<<*74R4 M,0+L?@N#*/I3*
*)@'O5[N00M@.7:CC(GGAHUPP%GP)U;, K&F*AUV%!%D0&; M 5I,O#XJT(+-?LW +2:)*
*0%N(6>^^P4LB*S7)VLEXM2SCAQ-Z*22H1@-@+ M/=%%BU-*
*2T/*6VZ*%*JEGN4EG=XY1"!ELA52U'&2PG]@? %#L)1$M5^FL&: E*
M72QON:T9N"61+#>)[GX!"R+K)34M7^C>=I\:K/@FU2TS?&.%C$E2UE9+2LRG M 3;<,
*1.-EHU298A9S#?F:O M.*P)K4D*%26T>G8G Q1[31*8,H^]T!-:S$ E62M?"2UBK-*
*9(Y3,@+H=K!BPFPP04,^#9;PL*N+!I,2.P:Q*A"P"[X&FR[+92 MKJZ?!;]_^*>RX+I)-#!EP2*
*V2]Q1,*Z;Q.\"",;0,V S0 N68\8.6K#9KQFX M!4O7X\0MY,QWOX %D?6"5470H1MPUKO/?*
3^UQEZPRA$Z=)(=-'BE!2TO.6V M:*%*ZEENTMG];J6<509+JEH.,MC,=O?4&GM)1,M-*
[,UT_\.,0G&#)+3,\(T5 M,B9)6;3@-
*OOMNG2.UPV3)*O,U]%@()]PPM0DA0H03$%S3SB1:I+:1*,]A*V-*
*MM,+3)+D)4""%.=YC!JI)>A,@H((=\3%CU23!*7.L0J8\]P%2$)R528H3(1KH*
M#HA9@=LDC8I- B;=>G,)IHF24R9QUX$F2]FK)*VE5&>@'3L;8+5FX!LPZ75*
M.\&J)N"VX=+:[6 E (C;<&GM>;#L-D5_91^32-TM9T]]UG2U8JF6P0YJ39,X
MSNQ,E\7F=TV3R+R,3%==W^NJ.DUG$E65G>G6'^OTF:Z%B<;YW$KRM'#>P[Y)
M&8U]+4PL!QY39C$6ML#R#WA-F='8V ++;J V929C)3C&1%7D76XGD@[AT:6P
*M@*C<;\)O"0N9:#MW3L;?@D=1TZM,)XD'07KELNDNN,-#YOT1))$P<,<9NKX;*
MQ2&3R_O6,.?:B#.0O&R!XW(($]M@0N+!,A!IA^>W+JZ7[H-X^8^,(';");B1@OWUY0P"[
MA1/81,82L%=E']B W,9$31.0=PGDZ\ 7T.D%H:A"^RM^BP?3F#AZ0S#]NL%K
M;_]#9>%;.,8D4!".J21<"]28I!H"-96#:X$:G&A%H,X\XT '8G J&X&8RL!/
*MX)D4PKWC>;,]N*GR>PNZ) CF&[JF%'ND_Q&.3:CO2.[+-XYQEG3-$JE[.<6M*
*M*55A@@,"!26S;=8U 2'D/*9@4K%VGW824]Y""21;2G2'6$:>=E7)?V. M,&Q.!5@E,2\+._$*
QY.&PPB#B,L^ZHDYN4E42\PC()A1X51+S<@YD MK%4=B7EY!:XYI1PF,0_91A!;N10@:&
2R#!O X$=)YA$)\R;0&#'"28A!],6 M$,AQ4<,DCB#= ([1#)#D;3YS5,]'E^R.
:)C(X/]1F#1.U:2Y15\-$U.6"
M=JIAHIU,VE%WWMJ.+W[M)%$%=4Q,.>&82L*U0(U)9R!04SFX%J@QJ30$:BH%5X(8D\9
*(*8R\",\DT*X M=SS+3:^_)Y[H(#A;M6.L_$@0S#=T32GV2/\C')M0WY'QH\43+(0*
MILV'\2,#D]:"=/MA_" Q2PBX%(IMPK#I,7M M&J72$:=-J/9+L"-/(R[XV
MZ7>$87,JP#:)>5G^28>\'#:8!!Q&&'9UR8Q+^?8-:36:Y.81T VHI(S,LK<,TIY3")>
*<@V@MC*I0!! Y- AGD;".PXP20Z8=X$ CM., DY MF+: P(V+5@F3.()T*
*PCL$,$D.)A,G[=*F.CSW)#!K1(F,C@WU&:KA(G:-):H*
M:Y4P$75YH)U:);"TTVG@>2SFH8#Z4MQM:0/T-ELN!T]^U8JE1K);T
M]#=83D0>IR/Z5AVRDX0B>GP/'"%+FZDC=Y9, MM[;CBU\[B>AL\<<:YQAM@5^!T3
*^$ZXQ0;#X_UG$F'\W@Z*S<.DBV*??; =V ML,3.!F"_96-*
Y\S/>XZ$(1H1UPOHJK)?!DE5K8%V9[&54%X8C[!/VU\$^6!9N M7>S?B7>_X
*[L?,$9\#U&V0VA?C7J,3&>&9@5H&-@11I8$I>*QCWL4+'%.4=8*
*M@0Z6%J>"D7"N$>=@=0DND(/-N"IT*Z%X%)&YA(2"(8:8 16&4&9SJ$8@GXA@?*

S8(6V"5(0G.&5 MD T'V9BU'_B))"$=#M+1JS] LUS".!R,@U5ZLC$C.-ACQ158/85.SA']6 %*
MMPDR#J6\A.U5V,8L,E%Y1UC? .M5])H8%7B$\@]1#E:LR\J0X"/%5FDWV6/*
*MG7U[V\9;.&,%-REXA&U3L4T:'F$]+U@G%8]0;C[*3=?Q]GIR"!5Y"\@B)8^P*
*MLRUV2"@CZ&P)'=*A"$IZH%0CF8=]&D085)1R' +ALNA2('55/FCW+%:B@AD*
*MK);+,QV*U69@R3V<% R279@RWJZWNC[8JSK!;@+?"*?0)ZQ#QCIF?A0^R478 MAXQ]S*
3O6TF-LEW,0_'KI325G("<8)43U-%3T[?B.]L=,>\B"/ON(_=Y%"U! M_YZ'0^4FT

=WAE,[",@Y??1/\;A^U&UZRCP=D"-
M:3!S%A&Z7GVX62DHSZ>O0B^ZF3OAL^>O1$".#Y\^,/GYYM5SXRDQ9X928OVE
*MUD/ZY/3G(?[I_?[WFCZT%#OW)VDH5_Q>M;1*5QR:E"P/#1DFU>%)::9U]%9E*
MS3#%W%6+1\+ 9\G'P$\')?]\#_P0399AB-\[^>:#$WD1%9)85V'U]Q%-T'R,
M]8$JBX(B>K6%JOD G7 P?#N;U@/)R2(I\$2W\F-?*
*MO=3I[.@U5*8U:)D^=EFEE>_^QYDO M;KZP+@M4A5B GBD\&B\JY5A< 8/ED6-*
M.K#KNO_4:@\IN)ZSZYG6)%:[P/]M%B+FN2X?"W729<:@UVG&GXL+6"F#3,U*
*MV:G&8->I!IB)1V9BT*FFHJ%K4T/7T%5@J#XR%(-6-M48RI0X8R@XQP+-6+H[*
*M"LC+5V6@(VZ5#O6Z665$M-D.M73R$V]JF<51UR8;WIB]:'A3E6M:*K<(""B' M*
*+O)MC=F+]K> +ZA0#&F4(EMF;J8*1IHF%9@) 2214AZDPL0\".-GYQE! MP@=*
*<7QH/[7L.NSVJA8KHJWMOE_M1J*QJ1PK]$O&;0'ZE]0(F(7*] M6'A'_*
6=//'IZ_[B+ZAWQ34Y%RB%=NM@.,$Z&/NX6.-)2#X'CQ [S:%]YGG"Q8 MO%.PY$,*
*[!6!_8/]FV5^5&&<*EF!_!=B_J>P0^EQ5&BJ=V/_,#A6Z;+H^W$5V*
M;:_V[CV2@$W6E+..U)3KCOBKQ"J,_\;KP3CC MY)82.QE],-)TT;
(5P#G@''#>$,X;+U=H&8#SQFHHGIWT:JSNL>IGJ0T;R($] MT(;K"7.:2QL$DJY1>
(["P@EC'X71U%N(0NS\6J7$DIZ/=_>WPL;K$8F"C^(S MDF*/^$8K>+8NJ#EXQ9?
*OD4PM2+\KV1S\^+;H2*F^[HC1:BS24N0#T WHSJ*[M(!F2";J/UX= .Z*
=VUH;L@<>T(NO=1;]&EM&OH_N 8$ PYP@N2+^K@F!; M @3#T0@>WE)]-?
*K'.'P_VG;^9:Y+0:61O*Y% M$'GDQM$V2_^XL<:J,=<6\LA-MCW]![FV\^E:6UB9"RB<[-*
*H&\L@'0ZWAR MO5;]MR[A$N(<_O%TA]6;X_F)(\#KU)E/!$?P,N;./;:%'5ZHF;.(T/7JP\U**
<7L^)3>]Z&;NA,\8#:FH(L:/H\Y? M4YS8]M#250*5U*A*'YRB:(B7[_W^]YH^-"0]]R=I*%?*
\7K6JW>G0I&1Y:@F M3*K#D]*THEMQ:37S.JJL-:^8N]85F]IL)2VZH\/LO6$YCI-*
$>/+D1'BDFN); MHB$^K36$@)5#B8SX/E+D 6O,4^G!#92%JP#3KUW?\-65F*IQ"2Q*
*5LIT6_G M\N3>]JQ4X56^&9;8<&5.K[HM=DGHJG 3,!,33)3^]J!UU%%>7TG<@IO*NWK*
*MH<.'92KGLD35.88N/*KX'NTCBM=1_;%/[]8]N!BB%X9QQ[&\CF)Y?)__>O-W M_^/,%S=?*
*FCZESW$J3#Z=*I_MX3'?)?_5WE5+>-FKN1/A%\"?"C)?-N&OJD=X M;%)T1!--8[_JR)[?*
XA20%$Q)%XM%>"E4WEI MKQ10[;QD4E[2]RL! 2]UG)?
*V2J#4SDL6R*6>\M)>P8W:>X$=QN$R$.CEL-\/_:;,!6^]UXUZYFNJZ<5?]V9(T&-G**
M.8;4$2[FN&U-]YBE&J]4*XQRR'PZ5KC,EF1FG:6!A[@4.$TG&]F20HQQ63LG M-
:\Q$\4@J:93&11T8O-M/B>-NUH.F90^@M0-D51- MO2E-9T79DC88J:)L,?!;5CD\QKM3*
*[*YL.D$)%O2F7D\@0O[PH5-QY9MB;0& M$;6<9J; A1?*
+A4U'I6V)752Z!2YLWV+G=11+7[RB:P+\&1]=K=--WQG M)=B!@CW5)%C3N1"V9
*U&LBG:+'QF7"A28$,&;-AT&H4MV9@-%=$P96!#8,,5 M&S**
(6%9C0U(>6+%%V52!#8$-5VRX%PRMG0UE+ U5T5:,3K)A^_8[KZ,812AX
*MWDN0O!Y26?VTHU]EW" EKF=2B0\FU\?)M2\$>!UU6:=3[U'DD=8*GC,3YD$8 M/SO/"*
(ZKPO4@/[A(O^_@?D!SWF&TEN3!B8K<0'6&L,\3#(*=S?;I&TP7-V M_' 8C,.*
*<0;6!G$&97; M"!;)"*I:AP/,.-,!5FE9NISOTD'^JL9>>RGT-6Q2S<.;U!7'M;"9/^V,+[-|*
MARQ?4:0VGG0M6^?[^(#_^.6_:NRWEVQ=@\BU0>2"L[+]_<\1I[(FY:<,T;\]
MG\36KZ^T(1G"$=*3+='L4 O3ICNSG2%$>=ML5FXQ4O+=N58<%0V7QL]'%)R*
M6LQ@$)ULWW(!H '0R@&M\1,@BLS@/!P C2N> Z 5 ZWQDH&,ABIDJC76E0) M@ 9*
XPMH6M/=3FU%97"FL26@M;_3YG44!.1A%$>C& 7DBY3;W'/=&<)RWO5>
M5O=.;W%%QE\G?JI]UU4[JN'V"8MJUQG/D# -EA&>I;!PPMA'833U%J(0.[^$
M28A<+Z:%^._N;X6-"RL2!1]M'%GXC=F%_"MX>E4LS-U@2=ZA=-V!HTO'M5U2 M_?
*T+=5R;+U[---E+N68 \QY>O&*JK7QY&I5 M4*F.L7*
*MYJI!KH&NX^J1KN.@6B$7#AQM,*H?HU)V7/VWU,X<_6,<*
MOA]MIXWBVQ"+S_.7#C4&$Y/,DN4K>5!PUZU<6M5@GTDK2T5VFD+/>T\1MC5G
ML^"59-%2@F+$$4D45:(\8]_+1W\AC%^P1'YBEY*7=<;!,J9#R#[2>\(F*
MEQ]C>S@8XZF\T!MY_F);[.,D(L_T[$OV-!-*
*K@^>A*_H!BR3(,R93'3N1%@A.1^_WOTD>)X:E*HJ!(MBD;S?S^B"9J/49C^)-.?*
*U.OMM:3_2=Y_&[1X)6;.(D+7]P\W*P[S?$I/>M'- MW*
F?/7\%\9Q3_73!DY]O7CTWGA)+>2@ENXK4RDJ?G/X\Q#^]W_]>T8>28>?^ M)

WEBM_K:OY##EUQ:%(R_D'5>)N4,=0TE=&D5*O:ZQV9E&Y7>[_Z)V4-;*,H
MCZE"VU6>M0_9(PBK[0$[QF%A#<"CNO,H=I9;^QX2& 49GSM2\BLO!0 Y/O"1
M'_BL'!GG\4@'@^Y0VE[EH^W8-^6P>S1!'C5JUT'PCUXTF05D)U0YW409C$Q1
MD>U6.T55/RS%J)+(KV#)N';HW6PNN*V4CN=3!2-FO
MU_9W(4WL$2K/3V8[/VTPTG/F=T81E;8PRZ7^/+2*"MM5U#&7:4=6\8SU.T$$ M,%X"?
6CI)5;A9A%$'GGOZQ#-:%#SANSAKM2AG%>)VXD0N<-@]$[^+8?;SRW/
MQ+*U>]EK>FA)Y[UA?RQI76W[4R89L:
(4,P%J0ZUT5YKCT.+KX+J&#EY([JU5AL;^)9+O;&/_$GUFE4TM.]?46LFM M'_$4A??
(F7V*8B=&/UY]Y)8RN91QE5.M?1D@%[MDH6-">COA^M:NOP!/R*I6A+ J$\&#&0?
7P_5,K@=SI6>C8$%[-@K. M%L+90D@*HA &'O-WNM./-*TP4@V1%79]Q!!XA%OSG0X7
B'"SN<=F2P/;RG MZ5AT[8=03\\[,M@>2].,P$1PNY @ND,R3 MBH'&
<_@U:S!214DZNTP'9/5TRY*^1)VXFPA?\8,X]-P0"HX.,C#6H'_+C4Z
M]KJ\UFYTD,,MAJCK9^<2@_^N2[G$ET@^.#C8NF^%[F0H.LEH6D>W!
M/%UFEU[,2WY6!JGI+:[(^&MMJ*_NDG8XNJ)?M1-OOGW"MH)+*^>3GA-$-"Z<
M,/91&$V]A2C$SB]A$B+7BVFWH+O[6V$3DXY$P4?Q&5!KVJG6IN:IV:G6YJM5
MLV]//R&W9[GJY'2)<7;8^2QG6?5.R9?HZ_GB8^G@N4MGAN6(,WLC?%(?
>>$G@4*;C!9"U M@ZZU'I$*C3N\"6&>#X .29+NE[:&M&&DMFY6R>>UGK^KH/VN5
M:C_[_=LZ#>E[$),^KSZ>^M-R-MSKSIK[>K)5XO7(H'9>+Y/8T?C3;[8(90T-
M2H5USS!GTS,L;=.+S562DD*;
[))6O:L_*Z,6=X)"6#1MP0^SDYZ^Z[?]_V8:3HDS:7.&,,PV5\^)+: M'92;-L[TCM=>C)\V*
<%ZI W*%GDS_YV&&S]HZMQB)R?5\X3GOZU,WMUWB(B M9#)O.??\JRQ)=ZEQ>$V.]'G
MHH>_0WFT:E%.%R$C MGO >VYL[,1[P%(3"TWH]O,UZG"*I1
']FLR61)H>N&F()D2#NX(3;XE+TJX\
MIU2^F_;HVZ^'OT>S"+U.$1V*1^#+L9Y$0X%09>*$X1NYKS,G
MV=K1ZB9[U")/6L\PE>YW>--,3 R'/"7E((&RD(#W,BBD@_#JX[T8&8'YANZS M*2D0MD\
(@9W)!#,2F3P6'9CVY"&I2UPD.@)OS^D.'OVU].(W(2*$P((5X;M@
M.I'XE$BI/@_"^)DH(]+BU)N0F5,_5*8#?)90M:C4DP4MK3>2JL&:9W9T'@DI
M]Y9DX;Q1U_?KU"-^J(AC2MZF_%LB/4.+E"2AY9YXS]F:4=]JD,<5=A Y)
M%LRG\R041&&&Y^<0UL8/<"FWIP)@C< Y?H4W:O^:-]$11.X;PW@?05=U>_M
M$_06$;I>?;A9[7 \G[X,O>AF[H3/6*.GYDY.9C*5_,G/&UT_E!)]GVYXTR9 M)
[=JT^>21.,J^)K_CN_^AI518K?&),Z-E6?T6PD'=C4/5>7^W_PQP]W*;+Z= MESWD6&?#Z,
[1[RMZ0;.$T60@WNG$4X!XIQ.O5%TF(%XVGI[Z1ESJM4JH^*^]
M4RE%*60GDH,W9;EQU24;]^N&%>4Y1A@\JJ5',:K-0Y.NS*&I\P*1 T?7G&A* M/3
3\H&X\%Z#'@9?<=J' MA-$^IGSV;\QF'PB7598=I%:))NKJV4W.^3GT"UN?
K_ER&DRDYR_U/"$=YP4I%;4HTH@OP(@TAV(%.17U*A*+-Y4R66E6/SQ^ VO_#C.%':!C
KP M>#+Q97S$?+61'"^@F?L8?'-B\O?;[:JHRET0Q;>D;-DM*7A$ZJ5\#L([6LK]
M:Q!5=XR2Q O15BU1T7GQC0*& $.G^CG:P!">TTBS3-&43$ 0((AW!!6X05I! MD#P8R:
(MF]BN!2T$&.(>0P4N$O88.NH\,2'Q \#3'? 4.$]:44 D/T34)%U4
M%%Z,N(M+$2DNG0MI(^"@9>)J^8Q3G[>^F_Y$W+/A M"UK_4EFB:-BD-711-C1.'+6
%\#+J6Z5<_%RW'R%-!* 2G>@4N_:4"U&*!: M
"^=P4N!KZ1>U0)I)0"5[D"EP#/2@&JQ>%,MEY5>0I8U$J9HYE[AA;LBIV8@
MO03\JDQ\'I2W[M?=JHAC]7,0/F 6^X[B[T'\IQ/&/YX^>M$BP'Q'FZI5%A\V
M%A^6:$LV)SY4P O@Y52?Q]EX.6J96E#< [#2':P4.#T:T"V6#+H%\-(5O!0X M/6K6+9 /
ECI#E8*O!Y-Z!:5,]UR6;D?.UX/SW]!44R.28F"CR#I]RGC)(^ MD@98_O-
&F'Q:]3A/^S"OZ@XQ3"VSM,%(5T3)TD19UCGQJ@*, $8GYX+4 */C MYBSDAP!\N@.?
HOR0QN$#C5T /MV!3U&Z2#M&G(F-.$E4-4G4[+,WB0 C@%';
MJ23MP,CB$$:7E6'R+0CC9^<9"211R",<(%#Z0!D3\->R*LF:,M8M:3-^&Z_/ M[)W45
5AT!Q:%A5=9P4(&6 L M.@.+PCJK+.TH6QF,9+SULLX.00$T
!JMUU=E"@V5,VA<5O9'ZFX2O-3?)(1K MEQ2D?H"[DXE/8N7+W'@[*PL);3!2%5O4-
%X*+P,> ^G>B**\'!\FP7Y& "% M[D"AP/O 0#48H!H #YW!0X';X3S5 /4V
K=@4*!FX&!:K!X4PV,LAWX8&\S MEP?2W!9G)LP\9^S-: W1:];Y#7]7'_R]2P]?+
(R5/)1'U]?:4,R MA"-!_1'A.[BB,)FBR4_\2J(0.2_XWTC 7POSP$=OPMP)?Z(8B^BD^S=X
T&O MG^4-I*WE$\9;L5W*=/@;RG()QU76\C;6\I:H8$4OV18GBAX @"IZAX\#2#'
M=H1XP*V0#R !DM.1.K$]W MJ!SJCLLZ3D7N=9Z# O(;+R^_L2A=B4SL8\I4U:6"-
A@ILFB:DFA8O#0S S0 M&DY-5CJ,A@+KD5V>$J 4-!RGM)Y.L%(=()BB+)Y=FL'0
.@H>4LI9-U KL$ M)4 !H*#E!*7S=(+%H4XH\!ZX7K28.6]DHN@P>&!4$Z-
@J3HSZK(.%'[^X^L' MP7%?2+DJ2!H"[ST;G]QMRE"?PV">TXCO!/U+LH9$79)$3 1.G/< $
#(J6ZZ M:@ YODV3(6D(D-$=9!2X[IBK#EE.5(4]4!.4. C.X@ MH\##QUYUJ/RI#O

D=6;4965W?0W\YZL8A7.,T?%IC<@@;'-Y89OB3NS^\R/F MJH^8J:H+<%(2A8MC9>0#2 !D'!ZC_5#2"@P\B&U"U#0'104=D_1Q^0ZE.2 MJ,IG6_. !$!"ZWW13]0'D-8%*.@."@J^^SWP)\D?U66&/1@9JBB9O!PB!8 0,ZM;5T:(,=- M2P5240)3>_)K.)@IGG"JMESR\,_#XFU,7_NM[+ MZ!_X/ZOG9%YB@LA:D"F1L>N)),_#DY@YBPA=KS[$J892PEBI2R=]2A./*H,E_SW=_$SP_4 %B20G/1 M;R5#\6(U?X['AA0D7:.[F*/CR5'+PIRTV_((>TDR[5*H@E MQYQCB,&C6GH4TZP&7O"1[T*Z-\!)76C1&\%)3J@ M!%#2(908S%%2$, (U((0+\.@,/,RFX0$MOP$>W8&'U8J-9?%G8S&MY, W\Z_2 M5J[&R E)L&? 5L$=X]>*I,":%5*"X QS>.LN70;M\K3CM0\)HJ]K<_\9L=EJY M'L4>C&1)U,YO[P7G&@$:+3DP3H#&<9M397BOY3+P9I!3N1F[\@6;N8_#-MBX$.V@)G2TZCZ8#5_0 M^I?J\H2DD-BB)9\M3""@ 7AIV:]R+EX*K%?() &L= M2MR<;R2\"I MRL3E07GK'DV0]T):XQ"OZN<@?, L]AW%WX/X3R>,?SQ]]*)%@/GN=TRY1:YX M(.4ZN.F\#(0)SJTS@)$.4-3QTJ> !8N@.6 J<&(^VARZ] !"= $2!UZ)N M[0$)'0"6[H"EP&W!2GNH/&F/"TK.V/%+>/X+BF)RCDD4? 19&>#=9)25D;2I M\I\WHN+3K\EL26AQ.YF$2^2N2@.QS/S2M<%(ET5=4T1)M3GQ>@*. $J"$G:^!6'\ [#PC@21=>02J M N5C* L#KG-616Y3QKHEG=MOX_7YQ]/Z=.GV8&2(AJ1PXD0': T3B]K6QX: MQ[??!N3J "ZZ@XO"4K;,<"$#+@ 7G<%%8>5:IJ:4H0Q&MJB94*\(H,$]- H+ MUK*%ALH7-"XH52?U"PI>ZA@4PK7O$/)TP"_-Q">Q0 U\/U)U\/ M"6*=& <72'2LK0T7/$9[T;\]WD1]?7VE#,H0CI?H1X3NXHC"9HLE/_JB#DO M^-] (P%\+#MK45WL"L"!<@ 9+3D^ZU/=Z@>P)242\P%;4@ MN8Q,[&/*5-5%@C88R40DJ*)FG"T2(#$;T-!R9MEA-!28CNQRR@ %@(*6<\K. MTPE&HA,D3;1U7C]H AH #:_T%E=D_+6!558K4O?#X^<_A7$0AL$K<;JN1J>*&03 M@5? _G&PBTF7R$87SSY@<^-W_#(/GT)E_6/-:=;UL#T::J$L25LV\I'<#.@ = M)V4254/"\;V;!6E$ (ONP.)8&A%SI6')H#0 '1U"Q[$4(J9*_*' !;=@<6Q M_"'V2D/E3VE<4. [0U\!_OHKQ@N(E'Y_600Z" A<8%"AL_M#4"@P&B%S"%#0'104]JT_1R&0S"%=$BV;EY[# M 6 PND=ZT]4") V!"CH#@H*6]&?HQ LWA3")5>V7CAO4-8:'(S,RUK_F?#5 MW3(,D1_? ^N[WP)\D?U27&/9@I$BZJ*F\.!D!(8"0<^MI+\ M3=;'\Y<.I<8_Z+"$%N.0W"1[2B)SIB.=L48*RM+#9_CJZQ#-\&U>T,VKY\;3 M%7=DKDHG+VTN<<;X+9;QX4LR-)T@PANL>5R65DQ.[WCMQ?AID^-LKY!9*M+. M&9+,?\D+$.[S[+%NR+9BFJXZT1S=M&3G23=,1YE(CFI8YO_3C,'JHNF:'Q;. M, [H:A\CY>>4\X7>^=F:OSEM$5C5#FKGG7V7789>$AQ=R/4G6M)2+RJA3RGT/ M8B1HPEII)5.K=R;Y:RBL'KX%C!V9)>_*J'NT6(:3J1.AV^<0H3GFR^@>15CL M;/Y^0%A:T?KP2786L2/^S +)C\S4DM+A"<& M) [XX7GU)IH.PC%L0<(1+Q!P/Y=9P\RK"GRDQ7"SYL8@2$E((&UJLF6]7_.Q* ME0S8_[.,8N_I;7"8B7=D5X9NF$0%M]VJBZW6<"9M(U6.\M_C% EWP1P_^8VB MP;R)A# AG[,FGX!^87F)!"\6XD"8A,C%GT(O^BD\A<%6.)$JWO3YV&F3.X_P4K, M\7PA#O&+)EHS$L9O I7&Y*Z>CZ'#_>NMEL%KP2_8]O*V!-[$T_+U 4(2"92P$3_1VF;F*PLS[M:^FY"9.0R40HO@J>GLC8[+R>\4M&,;T^* M#9HG9SF+A*76/ B.G9W51=864_>R +&SD^$_XPB%$5T?J]3;/'0;SRLJ\75 M.SBD!VF47;X]SA@*MY@DY'O\]-5UNT_.,LP<(_8YH<2"6D 3E"X"OL<"32B' M[3.@$^%7C":A-\;$<,;!"YYEYE&"B^T0/XB%:3##O^,O\"U0^(+O358JG8"' MQWHAN>'>$_&]HMT'XK>AG/V_2Q\E1IHJB8(B*1I=Q(]H@N9C%*8_R?0G=7C0 M8*DD6GB1'0;1.5,(5D*?N,(TW@/,WA(AG]P_6&WEGE< M&HR6R6Q@RGAC1IS"JM]-CP+1 M5Z9OO'GA/ZF9F?QW?T\I2_+^GA)_6?N>\OS=$&;Z<+WMWC(5PXVYO[8;9N@9 M[Q3('@4C:X*(#^S(#B6>.K$HD"T.G@!Z(18J5GVI49]G_(O8>@Y>/!=M6<'D M,_7[$9-VM>E 6?-FBJA]I)(! 5VS3%_Z9*>49O-DMD817O.MIV_OW7RR2YZ&[HU&;)H"(.(;'BH M\%M=ERS?[<.=H,C2E2)=:3KF4+%N*[6BZ^^@N+G/L"A^[WO,3"'^G/FZV"O2 M!O(..5,2V3 :8MY8;Y03CJ49:)/9$N\+LQQ.WGH6X)E04-%U)AM#?$WP[.,) MN<7,MO6PQ0RYSX@X$/S(BV)JDV8>M_40PD-E'K"UU:<^:Y3U4-!9KOH[$KVZ MZR07,ONL-3$P#Z_FBC&2\2M@L5(HPR@V\687L_[3NL4DF:(7+Q/ S)TW 1LG M@3!&Q.]/GQ>BJ]4C4QE%*8.($*%"BCR0$&<9+2E>70PYS)"(RA_R(Y5'Z;7Q MU O=JT0@8!V T8PB1D9%)>?JPV2*W.4,_7C:D#GMN^D_/V:$2)YZ4_;T6,VJ MV]JH[K8TYL8116,]6#5AK M#S>K6F:>3RE +[J9.^&SYZ_B83F-#>D#DY\WH9&AE(1'TESA],GIST/\T_N< M[ZVAI"NY/TE#N>+WJJ55NN+@I-2AK5LPJ;Y.RACJ=OY/[5+*.'ZKTP/7<; H M';5NIZ0D5+/LS"A8JLZ,RI<8FKPO,M:W*-D4NVA8&+PFGY6]2\ZH9EI[0DJY M5O34L2_=>JVU$"LE9""9RP M5JVLR+N_)1[D8$D:^D6_U4[3)H8=M-U9U 7G!$H9;^/]RIM7BT]''UIZB1GE MY-,2^E^I0SG'RS%V(D3N@!E0KHWGNK_(&U640Z-33X_7BHZMJOGZ4-%7MTG=*

ME5?:4&^KEOY]7H98KJNPG3+[Y1:FG^=&2KY[?TZ4'#]/4CE5JMK9$EE2:>X7
*MP_*9I:4*C^>R 'F O,K(^[H*ME8X]BA+&NMCCP \/G@0@-<4*IK.QVT'8"N M-Z![UPKJ-*
@Z"'^-9>AR'_!8O0W]SE^K8-# V)44TM/VL_M\ E@#+SL"R%50F MWJ'$@7Z;)
AN@%H=C.9@9"FBJN]CD3<]63JEHVD?=H1[RG
*M^1F5X$$%%5JO"BVH!UJ[!]6B)U%A3PG(_^0UZD&UP8,*P /@->I!E270=@"Z*
MWH"ND@>5&>IJ\J#,L:FK(NJ;H$'%6#985BV@DJV'E19&8P,6S1RRMKPIB?A M-*
%)G1EW44EW4RP))>C:J>ERJ\@K MS')%!K&VHZU2]54R9VH:?_K-
%J&LH4&I<(^VZKL\.5XHO#BS)2(1Q+1D<+8H M&:G8M2Y2="H*BF1//?*
*(T4!:AS!;12:M%;P,207J**W5NZZ-_)36F%F?/*83 M$-QE6CH:.9.IL%^ZS%DL9MB0IK?*
>+L(\;5@2AAC$CU9^+/ MIC<*$9XO$@7T:X*B;-$E4?">2!UBD51C3F[X-
$.T/ARM7KQ3UVBW E?7BR<> M9>DOOD#XBM)S:SDSI8'24G@)) ^34>Z:5J
*AGC=/3NA&M%[0JXK:JJ85OC_G- M>Z&'V**A@#>+UR9Q5FRZ=8CY\[I.*
*MV@,64NO:5J2,621\#L*Y($M7_Y=4BD_9G=942[P0^*\<&;#7"N5<*0!=4D:**
MS)+BJY<:)<4?5.GO5(5O2\^!FU,4?'%)TV>;WWWFQ/^1%2F?_IKZ<5O&\|> M_O$NZ?*
+P&#K$YDA-1QK3R++:DXI65G=+R6[>V4][Y7UG.JYE69 EB>S%B^.-R.+A(78*
[;3'LGGO,GD
*MM(?!7^9/)K>V9[)8>6NH=*E_RD[}PVAENJY,FS"FINDDB&)1>*9U,Y8^EAI)*
*MH4_JIT[+EI*6'/1CQJH>D^XH_R%=++"6>0Y"4O23U#+Y_$!'_O'X#=LXXWBK M!FI-*
91/7DKT351,U>VB:)F\5[J2A;NO-38JERXS+%^STI SI>%7/LAY(Q:PG M09I%
*[K8BEZGFD8B6=B*8^04[MKI3;(7Z2A*-J]#TD9)!JR)->W6#SJ[>4HH7*
*MNU_:Y7:MXN^PBN]]Z1X67F.689M3N8P_D9/45/OGQC;\G=B&)?#(T)'?1S)^*
MI88UT+$B'3^33BW(=7Q!FMG8W7=L&ID)!XAR>3<(G<+T1CHBB^)<[W6^*$([%
?.4=;?CZ]93#@+(Q&!FF M(2JVS"CMDX-LZQJ\0 #42P/J+C1W@#N9+.=+&G:G]O?&_":;F
\T4>+1^57E M>!LLCX>R $4 3[=@4^UZDQUX8>HL0/X*://K,%(5T1=U*
ML@RKP\7&YI^BBJ9NFX8F/Z!;T.< S\I.& MKL_(G[S18/;.3U?
1@J1HD0:3U)NV"+T([7IQ3MJY[A U/])5;5%RQ5.W06Q)
MG=KK=)@I$JV:.O[+=$K@OT(Z.K0D&78D:4'$%B[B+4;WQTI,K/=$8?,VTN& MJ[:?*
J(OCSMM/,I@I-FB;IQ3H0 8KH,2KB$+7%$'(\601-7:Y[!VY!HO521E*
MF:\RDN?:Y<3<>Z8I])B"^*=,!FM3.31Y+W9R#HU2SU&]JS1.1NN1$T8A);HF='3+F*
*MT# &-T*3K,W(C9##I/I@),MJ#QFTETQ5T550$U>=Z2HP!B-=%75M/Y0"K@+>*
*M&*Y!!XA__:2YRK:T34QW7EV MM"H-1HHFBU).2GH7<_CZS7$-*
JG!FAK0J$]5LRI9HR6='W3C,>^/_F-4WS"83 M;X%-:? P-
X$[M5.FLZI@#6#KHJ;RLM$%#W-76;LV#[.J8MMX_Y1!]_FSESQ5 MT3"NB:G.-
*(PUS'&6:$N0B\8_PS6HG]G9Q3K6N[HAZ@8O@;/+*C[P/?"OT]RR MPQ[F,E4YNI-G*
*SE/_%P/.4^0\]28QBOH@L;;CM3 H;/;KI+HM(*5*
M,C=N8LB'@GRHYE"H=\]$UJ3!2#?;:/0]\S_X8S7D_\IY^MQS4.?!?
MS34BS^R6W6R18V2ZJ"MGIVQPZ$$!?W.3K-W.Z5O-QE:,)^_[^.0?*
*WO)6LRU@OJZIH*KS$@2_+Y7P;12B& M7.>G!E4S._O7IBI7TWF)U;+T M";M2?*
*AOB5GC&S.69QR!V9L+MYP>>\I#'0>BB\(IT(R.DC(*9YPJ$%%R#,I_ ME4#9*6O9D*
8C6S0P>E5S7SVTV"+NM(US.:9KVW"3L!L;D,A16H@A8UTIJCJ MC1\O:9
4FT_PF,.BZ$,1J:BBXK$H/0(\"B'/-J8.<5LAV.H@Y$EVHHJZLI^ M%
DD=VOMIUO@WC\>O^WNLUJMZEF\F'VH]]GZ6_9[9I>514<[OC]B?<+?*
P0S0BWB3@2(33@2';7N*S:CKP>-CM-.J:9%!:T1..:?*
MRQIALL^.%_[+F2U1=5XBW8\M4S2E7E;[5/)CA/1OSR>%-J^OM"$9PA'+4"LX MKL+8
M1[C=1AZH2?^[]Q;/%6ZTJ5+DUKBQAT\ ]:W]U./QZ.O!',"GA;B^..W;/80;
MUEQTU_Z:2H:T5W2/C(Y21H8)0-B)=5B,"8,!.B^$D791@^S55G&ZQ
M7AX=69<2.%5$Z]?$JPHZD[5\B'?X;!SBCW4)X(ZL7ZHF/3245;1^6X'99=H1
M"0&PIR"*S-$(!,-9IV@K(;YZTQFAJ4R11$EL>EU)5G[!'B8^RLP?RG8VX6*
M5;KWV)&Y:V-V>=MFFCK&H@84[.T2P-V8NS95?AX:RBJ:NZW [#+MB$=A!G.,
M.E7K"&4CTF676[OPQIFBJTRS1,EB>I4IU0JN^E--<%S@'1E"^N3F"R*
MAFMBH>&CRP9354IBV='Y@";2
*<$ICZGE.^'GVJ2KFGZA?'F5R%)!LA6FJS2PCG_*$S(AJ0:AM_]*1:#PYREZ$*
MU7K5.WM=W>]/MDO[21#>K!$(NT0;L%X(+#_8N.F")2OX>?,$LS[/_\V;)7-Z M%
[W9+7#RN$SNEW0$.D;#\BE)GOW%^G$+^TRK=##R:Q/W#D:U61]ODIGC.4_/
*MTK3P*O(6;_R)M_X:WC8_C4 5>ZFJ!UE-,O]]W"'WUBM]0BSSWSQL70Q*W[O+9 M?*
*8EQP3*C?/*#F^R4'L[&\35)_GNPSCOY58P;97+B;_WTU]J-FF@F^,I;O%OO*
*M/M;.+Q('X@&88;&6[BKV;K?_>+MUR_V 3S!O]/;)C1Y@0E*T%.2UX>]+OGZ= MJJF<3%*
<:ZTW?G'X]A:_>Y#_7G:EE685?R5.EXN>:K5=J<:Q3BCPU'.[3K40*

M4Q%K@(/NE"FK)Q]U^=:2W^>.[RO'#U!*1NE.'RPJN=\5V+B):A')I/O%FWM/
M=UXD:0J35'X2G+%'2D[< *SY'W^0_""QN-:/X0:>M(AS;MWEV"B%QQJ)ZEJW
M(N[G$K%-7(Q[RSW
MYUB]V28Y08Z*9UX*IP75KJ4CX'7##O@U)*KB#*U14;VT8#FZ,9F"Y05"A_'L_^JBXO!
M:ZN9,M.LD15\H8*)(J02$/E27!-B7*E60O\^'5;.!8].MDU!DML-^-;^E4.[
M(1^H_$5]AU+*#@UP%3V*EA!7TZ.P06=:S-3SV58FU& MRH]?
2@KK90WHW$S6\7#=,4SF%"15&RREJW-#F<#=KJ%L3&:.+4K]!]*8S1K*
M+:&JIJ%L8G8)AUDCH>F-&W$=[M'-6,AY#+I-89#
MI"%2DSCMB=1$I*;.=CQC4!ZI@F6U98<9UA@Y(^21=@GMKN]&J8I&=Z,&!KB*
M[FI+B*OIKNJ@,U4FF^2NB@^X#C?OYMQ5/)LV+6:,TET5W8(FPE/?4F@.RX0V M)S-
3UYBFB9)+1-38!4'['+2[-Z&;2R\@('A'";B*)G1+B*MI0MN3F>TPT\RS
M5(@))1K@.MR\FS.AG@-2LO5G>A9@[*;51GL M9A!1HW[F5P&#*11Z[A+:G=O-
JD*AYX$!KJ+=W!+BZMG-*J:G-Q0FTV7; 2"N MP]V[,<-9URMB YPS*,,6>YQE2MMGP*
M&""A>'*7R.X^GNQ0/'E@@*MH-+>$N .C.8\L39[,G *52.%BT0#5X=
[P&-50B:;^':74KO/GP]9")+?4:.[\)HX44W6'$,YS(.E_Y"PKD0 M6BR+9[B26
[+H,:K??'ML0S<9;YU.=#U'=OI.-)-DM@M,T2S)C.K M(A\I25-?D=(Q24
UET1(A\0&^5!MYFCYZAF58_:40QVIF]U)P3XZ =I-@V MTPI029J[MQK2/:#WMV^?
#CVI7C-WGE_,,>3T['V4X^[9=3'I>-GV;V"NQ)OH
MA:ATG1S75XI&_N8M%]_"3^X:_W[9"WLT&=[0L:*QZC!#I^2?Q)BK!^!]R!:Z M2>@AS<.'
*'\6[C$V<)H095#0IVN70\-915IB_W>7&JXXE+&$,[K-AB)+KI-
&,GFKQ*2#_VP\PF>;MC3[%GP@$&6X% M9ZY9IP4JW& A'7QU$Z_"([!T)
(\#*&L(C]N)K$1'>67DE=%1..9USF69879 M6NTTO0(R2(ANUR6$.S*?
#>+8#0QE%IE5]/.. ^U,HY MHS&UC1(#>[L*8Q_A=AMYH";]{]Y;/%>XT:9*D5OCQAX^
=2W]E./QZ.O!W, MGQ;B^N*T;_<0;EAST5W[:RH+TEYA/3(Z2AD=JHA!
$PYX6A,JW^")J"E2R& M+@'<40B@N403 B)VE"BK&
)H!687:4=#!J_-9HY)*=G$1UDG(+L\ F!@H@D9 M;VJ*H0*X(W.7JCL/#645S=U6
M8':9=DRRK\MVGN%.P5[14-8)R&I8NPZZ3@:S"K(N#3_8.YBD:057_2EGFN Y
M0#JRA4UY,E.98YA,UO,',I019 P1:9*W'DUW\\1-9Q(O2D,E5JJT#OT,4TT*
M%,L%Y24I/]H8@-D!+B]W34P-#1_=T)AC44K8CLX'-)$."$YY3"W?"3_7IH86 M$&T^?
ZCJX9<<^[5HOC.9M(-%5XZB/IDY>&3"#&W(^K(2ROJ.63;@*)*J(573 MCJIYGW@$_G\U?
Z:(=N6SLH\ED!?2K>K]*EVK[M=0HKC:=/.:+&$]@DJWV G"QXSF59Z.8Q&9##H*1%N
'54"T_>S,=;31#QU & M?94=Y2+U9HU[T#;SS-'L1?:^:?
+O3;SV[U_VLQGACYK>I.US^XK*S6:EG>P] M9=[^=F^B[*G)9V$7IX-%C-
>2QRN\P!O=I,*+Y*^FM8W'F)Z?ZR?O0BR8UC;QWW-N^3 MF03F&/1$>H_IJ4
(\/12^ME=8C!4^OKH>>NI]"Z6PGL)Q.51^L]-X"4&B"8S M2955G6>
[^@46X.G.B]*O%/Z5QOB33Z\6?"3]<+E]:&[M0^_Y;EXY#ERAF&)J M()H9
]&N2"T4IN/.9*;G\Q3F/I ;4OXQU2"1Z8@>0*$OG"JAO66"R*8FFL0
M7&D%X)F_2#QA&"SV.CP\'DH;G80#@]][8HGIYW#M28J4LE.DKYNG)S=Z07GX
M"CK3.%A+[UXGXA\X$9C!;=>DY.]V"XB>BI0LH81K"+\!:..U <0-?WR L M)$2-]+7EG''EU
@H :&6[=QLHCS!!G^SE:C#N>Q3(X/LY#3R!S^ P6!&@J]K M^ !3"L8@0H52B:H71?
9)4N2;_YKNI\4;JG&BBF:1JVV#-\=4K\Y?MMS*9&=/\Y;8C'/R[9"_< M&4+NOFV*1M"]ZT?
2=PPV@5F'/\P;2XS_L"(>S&'A09W,E&G^#"LWC04SV.7$ M' =2P9@T"%,>*U)F.+G5+
[:)1Z*.6\KTVI0Z+KC,T9 Z-ON[D9 QX2U],K/S ME- $:D]-RMB9T3?
$.CHA;ZUHVY:6NV#8YF3F%&B81A?SS-A* M+&9!Q['$N7&RXYFEPF&4UX[X4!R#'VS>!
MFEEAU\$P$V@A3\K+MT<,-:"^1QMCG80WTQ T=].S&Q:H;AX:C>,0G'IT\!\B
MF"10W[NU7^[6OLC'+_ W8;=[>(B\!_ZXNQ?)#[Z#.MF]>.D% M# ^#$X,-A#N C-
^ECQEQZ=+][TIWG!1AF<+="%FYRG92VVN[H/GPB1'S<'"Z$ M+9_6@V,
<6."ENXJ]V^T_WF[/U?R +Q-O]/;)C1Y #:4ZNJ". 7]A\O6K@IK* MB9)*S[?3-Z=?3^&K-
_G/-7-JF4;A5_)4J?BY9NN56ASK%-C)#O6)^C3N/AF&
M>?))I0D0SN%A<9XX<_PX^#@9IN0!]>F?53\/+^#%)=:F2"0QW#>D[9:Q1V_J M8%
(KKO<@)O1W+XZ3W?;;HQLD_U+4Y/_0>O'4E>V*L%_[%.Z/WW)O\-H^UGD
MT81>,C((H*1/&FKHRZ.Y>+H0VI[&$J"B* MMQVK_5I>++U]]*^ZKJSIO.+O-
]!,\29ZZ3$OBL!7(HLGKO*52!$O/C:0>M9R MZEQ]?+\[H"D^>,-H$,:!%#4)7E3)SV>-
L8XBR1')40-RE,GZEZ=RG18K6R:Q
M(K$BL<)W;\7I2_1[&#QX4>7[^K8RF9FJQBRC=M$@$B82IK:+670K32_:;3T MN5I<#6?
O6I<^+6"G]A[9? BA1P&G$[L/7C!/R,2'7\4KO+4<>0N)GQVM(C_V M1"JK(W*"^ ;V/UL6-
81H&U2,FI G0M#-)" 2$/L+4UF3F6K*3+/S224)?D+"
MKYHYW2W^:AO:6,C488:91V/E^D($Q/'HP:9"(0YINX&!K$MMUT[PP)'%T6E-

*M4J#&'CRX*0P>8-*+!YYE .8*OJI&=ZQ;4H;:4_MAM&\T3.F(';M_'SX]>1%/*
*MAWA%7T?'N%'^U77(\S]>8H><9,11F% V('>*PH3"C8Y"V&QC(NM1V+84937%T M6J-*
A1L&=_S^\V,=89PO>?YG8S"EI+,N%%$X;JPFCVI_W7T8N\82=69;-%+7V M=B . 7?<
*RX'72*P-H;A0T;!9.5!JKX$@ZO1Q'6CP$X6$';L&3F6#(IPF$ M4"1%V' 40)-*
E3"MO,KF@7@"I0M&0V"$0FPD#:+(RF>E,TQTF.V3Y#01F72J\ M5@(!FJR"6M,5
*%V^;,V@;RN)GW/I$X!E[J_<)9W[=Z+E-9$]?TW6)C.-:5KM M:[<4!!92]W>*OMRN4(*
W'?"6K]E%)UJBX4P@F-7UZC79 &O#)]>/U;_C^ G M&/Q$4G.-^_0FZ$";V5:=Z"8!
*<71ZL"F7'@]S#)VI=AY?I.V$!%F7VJXEA]{F M.LV11W:!2'Q__G,8W*07A.C>#*
*[6G]G3OA^[]"&02ZH+>^]'DYC*4DYUX]'5 K!T=5!0,2M**"G!TF$/1P0$ ML4,<-*
*A0=5#32=@,#69?:KIWHH**+H]/HW@_=^^E.Y1NB>O]*<\F%B?*
*9Y]*O]J6LCV9V0ZS'+KY*#X0*
M.\1A4]Z_0]IN8"#K4MNUX_VKLC@Z[;KN^KP/HU48P<)1/:'N]+PIJLNO4J)/
*M0IX(+K]*B3X)B/VY_*HVF1FRQ12M=HH/@I^01G"G^*MM'NN3F:*;3+/JW(4G M)*
*(Y.$3;D\ZL&J;N!@:Q+==>2SV*I-2NZT(0K"O\&60+"-V%P8*.^5O4\Y;0*
M23Y4"X319E9!=2^@J)OHH;0*?P*Y'E0[4G,U. :"_A;#A:KKY;[TQF-IBY M!< C+2Z[*;"V?*
59'4H&A [!"'#3GUF@+PD@WF%."+M)V0 M(.M2V[7CU&LJUVF.G \DT4%^J]AY%\?
>FN[M=ZGE;5&/\36-3D\)>0(T(ZYLWEU./PK)7C[P:OKG> M7$X] N+5
;&V;ZYC63F=Z49M$HJZ2>AKQ;H6%J/V;+,5#5?7&^[\CWL 9=%S9N
7D_1=M(WI&^.34DU@TB8 M$%
<9_6-.9@93E#HL:Y)]DOWQRKXPHE_J(BI.C%U';,M@VP-TC?]"Q?I&X%M
*MC::O=.GV9&:I,I.=!@K8D_23](]0^CL3_J:"^P[(--,5ARERWH<@FX*T"FF5*
M_J>D.YNBG8N3AHR6@\%4N8$"2'W)>'I0M.U?ND#P_LF!_#NO"F"OJT?ZLU^6
M^/KG1@Q]L^X:G5@?-+E.BVO8(_K MM..GZR>Y&65_II72MP5;0%;YSSW80R.1-OU?
*O+GW=.=%DJ8P2955;6^C[&!B M*Z[Y("85SU\2UP)/89)_*6KR_TFTI*
P/HI((C'U]ZP.7Z;#P@^.#ZD?3?[G+3KOR,<>K^'H&/ M*KUZLA+ZK*4(;E1"]U;Q**
Z.Y4H'B7'HC.2(YZC0N)G1ZO(C[VV4ZOLVH\RL7 U65:$#2%:5!V"D"="T,TF(!(0
*M^PM3.9.99NI,UVO7)27X"6E.=XJ_NH:V*6/:06;J=6KX$1!'IP<;"H68"FF[*
*M@8&L2VW73O# 5,71:4U2H*XS>/ 41NL':)0O=UJ&[GA9&F1J3^V'UK[1,*4C M=NS^??*
CTY$5SWUV>4 \49FS/ME1%#3.:5 V9D"="F-&D:L@$Q/["C:!E1XU*
M9ECYY(0$/R'A5]'Q[A1_M5URC12>D##K4N&U MX^5;>J+6K+%=11(_H=(G
,O<7X&;3X?Z76AY76BWWDI"ZMYZX(BO$*"KZ+N*
M[Q1]9=QZ$^R-.J8LX>SJE%Q]K]X")6?HS++RU@:I.2'A)Y::]RGM_'Z!M-4*
MB_2@\$#L$(=-N?0.:CN+&4[M1"D$LO%INW8<>EM.=)K>0-5>D8[MQ??G/X?!
M37K[AR[U4'MJ3Y=ZZ%/0":A(73\SU8P_F<5;-MD*@H)OHJF8J?H*Q'_L_$6 M>?*
\F(L%L.#JN=OC/UI)T&995^X2;X'=]6J[I\)^M@PI4F5R+W$A ')T>;"C\ M9QNH[2QF)0<:"*
@ZU+;M13^,Q.=9HXL_">Z=T^W=OI6^::H.3OLYE(#$Z_S MZI%7(V>'W5QJ8
+BU0&QOO?OX$4RC9F60O ;!OPJVL.=XJ^NI>S(DYGM,-.L
M$P4E((Y.#S;D_3L*:;N!@:Q+;=>.]^^HXNBTZ[K,\SZ,5F$$"T?5@+K3\Y:H
*M+K]#:3H)>2*X_ZEZ20@]N?R.P88P;+*=+K6.!3X532".\5?;?.8WWE4F"Q"*
*M3CM"HCB*L"F?WR)U-S"0=:GN6O+Y;8&4VG7=^(%UA3^#;/F?NS!8T#%_BWK>*
M%IK%[S@@C(K,G((L813U%1)^%7> 3O%WGLPEHP]%S=1U[758F
*M,]MF9GUJ*Z'O^M14/!61= M:KM6W'I=UKE.,U0!,J]?*
*UU'^NSCVUG0UOTLM[PAZD*_+!IV?$O+Z\C799. M2$#LS]^W^+5"398)?<-*
*7T4+N%/XE0EKVI.9HU&"$O&!UB'.FO+G'5)FP\)8 ME\JLI#N?AY4B"Z*RKNL0_OWO7^C*
O36-C>>+@OKFBD+7F0EY OCFBDI)"#V
*MYILKVF1F*BJS33J>&@C*MFS'>.O[L&5@EGUF&8[_9];$0[%48,-*
*^>Z*0*L3.MW#M+J5W'[ZV?:W^7)N[,%IXT4TR M%[<:S. BW #NI.T4I#]8AZM;G-*
\X7/J+W9=GA5:T>?^A:LRJP?D11)D53TPE
M72;R505=L28S1368H^9#EMO5[V&WN"P"WQS\>HK?D_XA_5-F8JH94X+=55'L
MR9ALUT(U\3A>P.TC.D9T34,]W9 M'>V<&:EJ8ETXFC5TZR(]
*<]KV,ETFZ,7D0",XKRIAK\/'N[1?"?K-&I<%_G_A M?Y]M9^WSY@D -$_^GB7*F*
M73H8'<_!5NG2WT8>K+O_W7O[["_6C]N-+],J'9?\VL2]@P%NUL>;9#HX]P"[M4=-
BI)/O/77\+;YZ8U(Q5YB_#\[.]G_/NY6?<4+6H&D_'GCWD/W;]WE ML_L2X]IE1OGD!S?
*9*3V-KDOSW8(FWTJ0H&LIX^I6W>+?>?6P84!PG0*
M_0"K<]UJ)D=M=N/"EV#*W)R_M_%4GC?BB%2L@/2?VX"+S%'-)E)JJSJ3%H_M>M+[*
*FZ\R(]N@OIJ#I.SV1?PE_C?/SZUWRY004*NU0$\O 1%8H7KZNP5E5],@O" M_"S-*
*^5LD'Y;>CS"G'9-6$8PE N#A.&,?Q"IX ,Q6QP3F#>H+%5B-4\X?=4K_*
MG'Z=9C/X@9X+YB^2&RP.O[J)5_#P$.9'XAHI/NL-O2OUZ?2A/GO;5#49#,6"I):"

MJ<_]!+V=3I!247VR2_5G;YI! Y?6R7,@2^K/G M6RC\[8[QWX37EXA.)U;[5
M+@SI$2W2#BE\%)8Q]VTW\#7-SCQ$JZ+]+HPIX=\@2M;W?7IRL'XEMD,O>_N*
M$IP[>+CGSA]SF\J+]/P(NICOG_>@027\.3+OD;G4\"$>\GDJ
M;=B'%GX\W\0QBA%HU^0)\W48)9;')X.W7?WMN9-G&YB@;M\^3_4RYG-#1?V*
*M58]+/"H KUR'6R6_Y,O-H(TGM>S 5?3I/X>@,4*C"G1?[?A7^*:^*E!)O&-\PE,B,2V*
#'&QSUCJ?74 MB%KZ_[OQ%Z@XX-LW ,%4-F-XI[L LYU;(=_@CW@3O;
C]DKN\XRQLOU%:9.& MZS/\]?'=4')A_'X<@_')I(>-&X&8>?AO&$ (0XR>\4'Q9@6V
[CW0L?>[S M\))']['L'R@_MU*Q> O\DWCRM<(>&X4/;R'MR_>! Q:T?W76R&%P)'C?*
B$V\G M'RA&N.3N7G[Q&=@L=._(6H'#/0V@/ SH@)0>O"#;:#N(9U_]-;*
*M[]L))^#JQAF]L]B<4S>)&MEIG*GT3D*1S-@8Q^,C?KPO$?$&CT5@=T&)SO\8*
ME0$*.A?R.S?X$Y37+UZ\ K.%OPAD>S//OGEOY,EGJ#0R2@8#]?RG^+A4],$@
M0DLIVJR2"'OP&K$X: V""7ANA/IYN>1S@PK].TP4GYZ'R%UXV.& Q^KA-R_0
*MQWD(=@/JCQ@V3_1UP8W MEQ=1P\N?,E_'DL_QH,,\3H*X36K*+R'W]_Y2]@6$N6'*
*M/A3Z*QMHMW)?DCW]/@J?TF$?7T2N7N\\+^ =PSGQ_EK!+":&X!TNR]SSO^,**
MPUX'$]>N#4PGWV8NNVY!;9X"L'#"Z/L BZ\[V#5KO8,C8,%V^Y\J8)?>1&/*
M5#95;#PQ^T04I)M*,G/91S@MCV$DQJS1X7YU4>4%FJ7XRHET0G<'.("^ AC*
MP6ZW5,963NQH_2/?J#S_"@Z!ZU%.J!].OMRQ)]@\H!U.>0MSL<.VP,T.MK\A;X&:<$
M:N>Q"&.X'F4"Z0@[& K7O(_A,EG$HK TWPWR?LGZ,0HW "1L!@8W.+(KCD#< MM<"F?
D&]ZH>+9 M:<^B#/'LW2_]/;_ER \9RX[IW\&X?/2 M6SP :$' P+?RXT?T9Z##EB_\!=
*89WUTIP6:5C%1XB &57R" MG \0NWLQHGW]",;:=W_!W6P7+;J"G:*T[I"V:H,?*
UN%.C>^_%%A&K34X-L'% MR_$/KG@^!G.,4W@P'O[_9Q=G-1SRP5CZ
*M[=NGG*5ZSYW[EP,L;V+T_6$8NU@#C\8^A0MOR0#,, (WVII]3]I[Z,5S 0!_X*
M>58"_V4(HTD/QM)]D(=,$K'E0:3B$XUL"#GS9 ;R=>_Q=]))5RWQH'.NP4IV
M&KN+LZ&X_]VX&&;J,05]@L\68'6X:Q)L6-&)(R8+64F,2T27LTN>LT#
*M8[O32BEVE^D.G2&G/2.[[2:\OT=M6A02WYYY[%AL[E]<+P:Q)_UXYP7>O;_^ M"6P*C*
*TDQ!W/C? $)[[7%GDZYM_2KW4SF1_31I9OKF].LI?/4F_[EN3$U;*_Q*GBH5*
M/]=LO5+8YU2E*FI.-2I 7=*/?NH@NOU6UD 5>K1K[*_*GLQ6;4.+R:?OBB] M?*
ROY>+;=D[F<2_[,R?VL(&M!8J^)=#W_&]\+DH0\T]][>T")U+QCG)&OL"=> M.A_"B-
*Y!1M 1HT??P#C)?%:UX_A!IZTB',)%RX7YBJ9%L0&+)IJ9=)H5]*8 M5S!I&H&)P-*
0EF/K?'43]U9E=J_\.TJ^NZ5>7%MZ\5.=-+UVL<[6E%IQ7KN_ M'PU>\<#50X?-*XRL,7)"=*
<_7)51IV4<-D(=.7,;[HZ MF2G,LO/)$BXK4"5$1D>2/9]R]B7SF9-*
PK>DJK"1X(@&0!\B,;C;34_' M3<_6\@G62/9(]JY!]JQ>-CUC!)M>_XZ[J+]JJ-*
*JG\#&#CT5$EE8(T\;4-DIT MJ8")AQ)QHTV5 MX),A/Q"9/9C\I/-0(<-=+FCWA+*1KA:':-(V$**
*[_EN?F;+ M>)69?Z'(?+F__Q)\S608R;1^J;2EF(UM*2=J#PM6=8+$1YRA-1!IZ%-\+!(?*
*M$I^!B,^1>$&?XF.3^)#X]#BT2G6'COC\K0^F')3!B/5PT0J'U<%-.]#?WKU\3>(4!*M[P?*
J>[Q-5C*KV MX^XN]:O*+M*LACR9%=6OOBS6.H!S#!()<8;6E&-<1R3*6_*&TO31!*
(D+B4L/
*MCG##.XB*Y97RE8A))$3!S8A%HIYS&T/WX5^M["4EO%I#F\Q4YACY(DOEG=I6*
MQ:9_YU'47UU^4;=6!>%,-HC]O-UV3VG.[5+Y(3'R)V_?3_!N3TU^2S\ C*+ MJ2HP<84?*
Q3SK582U!<+[@C3-F4R,KO1#I':J8PG0<6"'Q:.6'%TRWY/(R$2 JT#!LB?
*>P6WO^P/*I>6"TNV3O?@#]*
M]'J#YF1V+#O=7EJ[73([G,N/O,L%:9R"3&'Q2K7H!I+99YO4-9V!JO7U:F?S MV;X_>?
V[8)=E-K46?O'C^3,-Y%W++N/88PTNP\7]K2L$D#T0+Q0810E":4$*
*M/$)D"A!#R4@(<2\#28,V5PN3]J)4RIG2UE<-/5 M1=Z=P4T*88C2[8BR1_7?0?K5-?*
*U*J'0[/9SF?7/_XK&<;02IS%9 =YSICG-K M277V@[ZO1S4I4*N?^)IXZF(RTSEV]#**
V\TD'72:5SDK,G,U)FB.21Q
*M)'%7*7%GDN@T+G$V;'*6Q62E*5HYB9Q(T".1JYT[IW&1P_MQJL$4>\ BU[__*
M+>JONLZ:TX-P?89?-.']G[BT_'IX6VWF"I7RH+73Y5[OKW]Y3S"A5?63B;?,_MF%S_EH
X5^_)3?4=NDO1I$QF.K,UA= T/C1=[JQ9&[ABFIKN[Q
M'I6B,$O+^S:M7"PJMT76"OHT@"JQ-[&D5DBMM./>-J96C,G,M)ECY7D"I%5(
*MJY!6&;I6J13F:$RK(/W(MIBBYJN:D%HAM4)J9>AJI5*XJS&U8H%:T73FR/F(*
*M/*D5BM8)>5^W5AZ>PX0;^#<*HA]LW 3V95-PI#W6,4Z8+]&R2SGP'_O)(M+. MRZ]-*
W#L8Q69]O$GN(E,/F3V*\TNHYD$VD\Q_'W=+NW(?O)N[R'/_O''OH?NW M[O+9?
*8EQ@3*C?/*#F^R4'L[&\379I03)KN-6Q2F*AGY@^I6W>+?>?6P53+.(*
*M^5/>PR]0*6_@Y6[2'[](N%U(M7_,AX==,';.?FMF*BE6UJM?C]THUC_]*
[W%C^_9/J_[=$O[OIHLA73SB\7?(BO M&TD.EGB;A"7-P?
ZO$^[Y662^Q3"5H.9J^9AO&;2O>M'TG=WN4D6.7FIM[AQ M84L""9->?%CV!!8?
*OB8X^/8IE[_%Y;_Z^C))KO-TS*5,!O.'+,6O79">O:7 M2VGAW]]*

*[45(WN[BS>.PPAXW1]8.#=^$_3C>>%',NP0J/ J?\2_H!7X)V[@7 M+5]P;N:8\ 7T W_TB_0(^,_X1NOM XEV':74ACA[*W@!^$=K#<7=NSH^A&_MPO\/-^OT)SSUTLH+W"7V9U] ^T%DH-&LJ6Q8HJ4PD:>&8U"G2G0*OM"J/>I: M9T]>FO+I1Y4U&[6+ [IR/+/.%U$;2BT'=L_\7[DG5ZH0DIFY^FG@[*&]L9]C3UV2=T6T31$=HP.'Z+8Y -3.;4/O M$>4]U>S Y(Q&G:I%E,&]1-[ZM&C3ZI&0^_IUZGT+?+<>!.]5&,--KLX]+-S M/VN2WJKJ0P3KN[V(6-?$5H&/9:^N>$B5@U7-AY;C#XGN 8O5S5V_YLL-SM& [^3S:>+O"2C]CP47O'9)>W&".3=]'WL)?_Q[& M<74#3P,#SS*9ZM3.&M&0=#64U&? D9@/.RX2I?H1?I/;BUO@ROTW+EQU.=1Y MS$*Q*140H:VZEU\#>,9D9M@.,RR#D$? (J^P3'T'>&9O>;,RF)]"-'73UD&81 MT@AIYY'V%>9HZ65O4%3?26UPI52- 688E"-0:.M2^A'V9/B*I+JYJ&3=LS^WJ M!V'_*KS=T4X] [@(F9E&G+F5B9DK(G^5B5HI0E=(Q9:-5P]$Q(.=W7G1&S>C5 MHCI;K;+G*FXQ^"Z!X/\@ G=:Y4;-J!7,83VU:^?-*QN>$2VR^!]-4U$(V8TC M^YA;6AKDMHP@5VIOG 1R GFK("_P@(M!?L9%V0-_]Z?#A'_"_T7X5^2&,-_] MJ2YAGC!? %O/E#1<-#1>UL\-3L4'!4&<1AY"XE?8%M%? NPUDE^Z3.20VE/[JNWICDR[=V2N=/\N"NO;LG"W2FS, M:,Y4K:E*<@*P$ EPC0.NG6L8MC&9Z3I3# (?@:_1>PMEP(?9D56KB<)BA+ZQ MHZ\AR/',N2:SQG2%DR!7&G*BL>1M>S+39(,22)Y;\> 2U8Y:\[7 ? M3*YM!A.7;\1@:YXD[\C@?RE,T<2N7DG $P!XY3GR98"G8!%>BRDZ(8^05X\H M7P9N6/-9D9DCYPLA$=P(;@VRY1T-*US(3+-%,>:(+4]L>8KM- $&]V5[/I'R!@BX5BCPAIQ0,)SN MJ0^(8*OJ8I\(:,- S59"KQD0E]G5#@#5F=S !PML:T^F0, MT 02<8"=Z0 M,54\TPV#R;8H-X&(!D\T> %$M5L:O"%CLGBFUS>%B:0W8K U3H,W9 -PYS!' MH53Q!+P.:?"&C%P Q61@%1/R"'DMT^ -V4)+5Y8U9M6/=1+@1@RX^D1X0\:T M\4PQ-68* S:BPE\#%5[Z424Z?/N,G -ETR4=WI =Y)I9G040Q:;I$+)%1'9= M.KRAR ARI[/<6 1R GG7='A#41#D]Q/1'9B5=(9330BNZ%P M H4I$Y&= -#KG,BNF).9PTR%:.R$O4YH[HF.]!M9G87 MN23("00YT4CLB@UX= RF:YUE3R(*.U'8Q1?4CBGL2G*5F-(:$]@ZI;"K,N!. M89I!"8X)>%U2V%5E,K.9Y9#"(]RU3F!75;!R%979%L&-X-8J?5W%/.Z&R0Q3 M%*@1>9W(ZQ3=:2R=I-8;>5WEN=SKNXCC(-40LD5$=FWRNFH@R+O+*T0@)Y!W M3EY7S%UPV35U,K-5FUGU2Y83 MY 8(.=&X[)HVF3FJP>3N0C?$92"^EU:_#"L!;^S *T]F/^-WF8WY702ZL8.N/I-=LV!OE66FUH\O$=Q&#+<& MF.R:#5!S#*8:HFRGQ&2_!B8[L=@[R *I]L9BUYS)S)S:1/ E9 N+[-HL=AVK M,T]EF4!.(! <:Y*59[&<\XCWP=W\42?@G_'="<-?Q)OG4(,5.P!8.V.5!K/': M&62"$\&=S\?[,%J%D;OV 'MW:R*U4WL1VQ.IG4CM7>63,;LEM9\^8M1UHG82 MVEHAM)\!GD' (^#UE9M=QR0)NL,,F>[Q$/HZ8;3K%D!.UIG<7>2>("<0Y$1C MM.OV9&8:FD JD!CMQ&@70%";9+2?L8$=XG<2TAIGLY\&G2$3Z AT?:1E-["L MNF,Q11.%]$G($Q9Y#<- C]-EASD.P8W@UBJ=W<"2Y#)JMMJ^/='9BB.Q'=NXK/6\)E;S<[LI_A4 MDYG=78XD] T5? 8TSWDT%CRB)?4S@ZXKP;JJ$N"M&G&A\=Q,3$^@&,[JK($E\ M=^*[BR^H'6=P- W7N@UDF)9DEM'69P=TTT/^RF.6(0M(CY F+O$:)[Z8YF>D. MLVPJ6D' :YWW;N)%8XMI=NT@)Z%MQ&AK@/9NX@FXIC%+%05J1'LGVCO%=AKA MT%B]97$W':0]FIVE)1";6$/(%A'9M;.X6UC+>5J_C!V!G$#>*LCK$-@M/"2< M6@1R KG8(*]*8+=4)+#3S0P"MGC +@]B2M5.!/8L,S:.O?4-#M1;4*)V:B]B M> ^*O$W^]JT" [+5*B=HL2M1/:^DC4;E&B=@)>.[3U,\ S"7@OXIZQ92)QPF M=W?V1(@3"'&B4=8M6S X$F.=&.L"R&EW&=HMRM!.2.LZ0[M-&=H)=,T3U<^ MKKG"Z@2ZL8.N/DG=5L&TM9GAU+Z,26@;,=H:(*G;FF!((XXZ<=0IF-,(3<86 M+C6[3:G9B1LF/NA;2\UN4VIVPO]\%^:V5X%_]T?6A+^"?^=D-YM:S(SI|)) MP"9@BP;L\B"V"<1$>G^=C_>_?R&&.[47ISTQW(GAWE64WA&)X6XWQ[4@]MV(MT=8XP]UICF]!P!L[\!I/S.XHDYFN,X/29!/X&F"YGU%U*JFZ:T:;: QW1Q-, M^1'#G1CN LAI=PQWISG" C'Q1HRT1AGN3G,L 0+=V$'7:"IVQ^0&AVZ(P@8E MX D+O%KW*1R+5!PAK1.&NV,+IM.(X4X,=PKF-,*)<81CN#O='].)S:$AT(L(M^K88[J; <_6DAX9_PWW7N=E-6D"AI479@ KG8(#])8Z^BV+L_&R7,$^:;9KB; MLD:*^SH9[E;A?'P+U^Y2>O?A*V#O;DV)W:F]B.VOB?9>+*?MTM[/M;D+HX47 MW6#P#ZSI2XS&(J!Z>>R)*D!T@/-*P'+KB0448E&).9(]O,L/+9 MCTDED$H@E2"Z2FCZJHPIFY.9)5O,M/-T<5()1!)()8BN$AK2 Q;H 68[,O@+ M.FD"T@2D"430!()=+C-E&SP(9NHZTRR+U 1=>CLN!>U=>CO7)K.J&DSA(MR MR(Q>@58<_+5HT":O_951D Y&70UF%Z1#&XYZK(:EGFY.D!H@-=!9X/5RC:#(MDYEMR$PQAGP.0QJ!-((HQ8H[EI#(R -6-7 1K!)(Y!&((TP1(W0@!I0,>2J M*1JS!DW1($5 BD" 4?>@".I?-#<5#;P#YH U8*AD#= -^.JX[_D&?%&G!GT# M/H5P@H,RAG),\GSP.6Y3F(#Q9S,M*E&^S/),\FS(/)< ML12AJ5C#)*

<7EXQ1>54'_+)P97+:QK1W/8A_:7&_XE[LIP1_MYKVI.L)9W4|_\&:-Z-I%U!*P?-X\P0#FR=|
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H"C:C34Y^K5NVC?*]@4<"P=@@LE=NJO8N]W^X^W"CU=+_M]^76#_B$\$9OG]SH
0:0KFY!')@I?OHK:^R9?,"80;]&Z&_#(\Y"5A^(M_$@_QY%0J?6XZ1M0G2_JZ@KM%
M_>8%^VMZE1-S[;/_L_55RF!8]EJ@R#OB;]\^'68GO&T._!6,#'J/V.^I9@3R_M((LUM8HNI
J4L?2?TZ]3Z1MXY/$F>JF6H+/9A:"?G?O9-:6I+_9KOVDJ!>8W
M%T]7CM]^G;MXCA$L\C1IM$;!_ZM0_,U43M3((8DAB1FYQ/_'I&*3H=U5OF^@RI.9
MH:E,=8X?]),8D1B-78R,5(@4N89?<(RC3
M2/'Z]YQII*A3@\XT(O(]J&:J\UI5JO/N:X0*"4,J%*163YPB7F4M7X*\>)"O
MG5Y#DS&]AFP0Q_GB_D.\=,:)"@I>.W%"1^@G](N#_I/Y&:H@_L3I&B&>$-\K
MXLN;+!J9+.T<[*41IH$=["'^_D,(/0J>H(<2@">8OTANL)_.OKJ)5V$0AY&W_MD/C-
HU7DQ]{AS1<1PGW4GMK3A8<.+CQU]1F*84Y(Z!H)39*3=:P#*:O,=O)'
MH$1.)G(RT1H:IS7L*P$!R,GZB1.-JZ1!$.3%@WPU8G9P0-3A$-96]VY_G_M,YU95D-
)S@ADHP19#3ZRH4QFCLYT)Q^@(H01PFK0D0T5Z:.*8C#5/'/$3>"Z
M1G!51Q1>&6>]HC/CW.T)(B03(5D84>N*D&Q0HN2A@Z#Y1,D&)DIFFM:0?4>0_MZ
42C7*2#7,RLQQFR0U=021,](*)!H!@36:V;8-)U9"!3DCH&@E-4I(->S)S
M+)6I!E&2B9+\D_2C2K3D]KD.!XI_%JR03F3B=XC.N1KYTPV><[D@D_209P@
M+@[$ZW"/304A;A+$">(B0[P]}]C$DZ6I1<1-@K5@L"X/89[]V*1;(8V?UEE3_MJ^BP3J"Q?
P(_SOV5NR2&,+47L3TQA(DAW&UV#DUTKLH%#&&3TA43HEI-5VQ2_MNF)"6_UZ\!ET-
5U1F=_U2G1=0_TV\?*X;3--I238!*WZQ+HDGH@43+5@8
M0>N*%FQ2GN*A@Z#1/,46Y2D>!1[*!L_ME9_P""0TR0>VM))P(#XP\8&)?]!8[C--
,#ZP16F*B7(C.N1;2U-L49IB0O\@_MT%^:*EP%_2=.@0C]A'YQT%^516Q9DYDZE8E%3+
6#-;E(6P3A-LYW!,]@[%5_M.!_?PK6[E'[]@F0=[C&U%[']-
=&+B^6T77KQN39W8;3PHAL,_^^$TQN'2_M7T@XYO.[(_MBH11/1J73!M$Y0!<0KJT.4S*3
MC)&,#5[&FDI2;,X_MUR8C=!I,X2+G_Q_W,4%4&_R;Y(/D8BWPT
M>6W.1E8>TV6#J>J9NJUT<:YX_7N^.%?4J1H7Y_J_-)D*=M?.+D%BZ8%I>QFAN!'8"
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MHN67*%V0V=_NHC>SHXM]9FDUL_F55>122_L.)O%>^L]-X"6J79.9I,JJ+KG!
M0OK%FWNX^:5?*?PKC4GO/GSEWQ?>_?6C-'>CZ_46C=,TBZ!S]#BO]W%[_M?-
P_5*M:;^X=M]FG=_UR9V=.9K_7)S-CFM_ND]F_\Y=+["'.>\5N6]6Z7=_S
M8S*SIGEBLI1VBK5S.E5R*4'$5]X<3Z66+TQZ]D#T5TMO\0!"OPX3:'H2[*M1_M^
R0C)FT_@/#G\.<\&.MF$\IK)44KA^]"+Z-X'/H7H2:(D+5_1]ZT9._YAK_
M15JZSWF]+KX>X$^\]=?P_OEI4X9/ZQ]>O([\.8[Y5YB(]8OT-9]3X_P_3RC(_M!$V?-T_0Y?
D!:I4M2KWGN_GMU_FCM]@LO2_WK[U*.O7:IV]H!7V#)_R\#.=_M9L_+4NL!IE?
8O6CC3<19D9.P_O;H_2KQ%@(J4F[C;;>S6_*D2M'K_GG)_F74
ML!_@W0;XR@_:%LZCN"H>UQ^NX3[7!C0>8QO=AP$ULO,TA_9S8;=+7
M1\];0R+=V76S_@P^"-WCZYT8,?_M;#V%@G-X_L+DZ[?/_F+]B#
[*5$Z\W91XD;XY_7H*7[W)?VZ:4UW7"K^2ITK%_MSS5;K]3B6*<4?6J(V2GSY*/*^H2*
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%GB$2:"U1"TE;_7.D<;#6NM%6VC?#)2DE7
M#;+949.HX]#=!P^&Z2XEL*"\Z+L'6UWP)VYO7Z$G8-$'A]*/2,!1Y;2H)6YNB'Q&W-
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+/C.G6$JCFI9"VVNNX9E*^Z]85JN.I==S;2M_V<8_MDQQ#I+EC;N6<;/%C[L_AVI-
,*;U7*Y4C7;Q2@R+_.[_P_3$_TQ0:!>L81.DW_M;_' \R;"5TE&_3^>+|-
X$Q4P,"Q92X08YM=;O%MO\37[1,S7E\7YQ>I--_F_M8#4SW<_W%G5$'1(GY'WX!&]^D3;
(45KL9DSR7U<(>4_P+B2M>G^M^+(D'T5_M>FLI\N,_F;2*0+]%T$5HF*2]E"
(7H)*2H>"M@02^1^0%\Q?>)&;(AWCVEDO_M?WB<&\<^M)K#%
(&VC5+JWQHZ'/$&:1>P1U)X]^^$HA5/IH-7@5GFSM/V+^Z_8/_M'N>,>FX4(!4,F5V
/Z2N['5+@LTE3"9X.Q7>7TE[CA]4]]F^KCE5Y^"'_*5|
M'F"BPKG/^24).Q+TH>L'N6F&32<(G_R_S(AR/#!+GWW#L<*_ZL+0_\7CI\?]?
WX_A$>_9/TNP_3Y2WV!QQY_A_"3"&^'A_MK["*R]!DUM+]+B?
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L2$P"UQ6ZX^P#=ZR^LR;;#[DX%,GB?)Q;52N+*7]DI_Z^;)Y#Y
M%W[J"POBW\.N#%AY]SJE_X_EGB-_;->DY._V5'>/I"X0RAQ:/P#N_Q#_I?1U
M#1\DZ((Y*%IGI!4@/)XD1;[YKRK<\+0?.D:;\OE2=@2L_]C?:U)#1GYMXMY!_MSS?

KXTUR'(T>**/%LZ_:!_.5^>_CSLQ;@/[_UDK0"VV K1)24KJUCIZ9:46VDE%EI!>]&H];PE=:
(YP ML]30U7MKH5J+N>+I8)/:"W=^I]_+FN9J=[+C_3]%U2TT>7J4T[/DUB!,=;/[
MA#HG)6GO=IFC\GNPKU2E;TZE]{D-*K/E\[L_2S ?D%O^B+?H)11!I-7PCW$P M8?
3@PDZ:[$S2\R/RT;_#5PD,$]8FFCKN:K7TX3D+%XTP%[>K]7J9F$NI%BL8 M[ZXOR?
Z=_05V[N"^"_A\<9Q<@(; G;5 +K&=[N'R$OT)Y/N-K#SH_P6/3 WX)7[DNC=W$
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=OGJ7,.[O"#C^T<<@3:X/-LC7#3?_\0XL MPNES@J9W480CQZ78A5G,C*XTD@WE\,
]T^4784H/ZO?M+.X/;/=Q_<%AJM5\ M@KSMX)BT?ZGEF":;2A\#?
AD1$!AC,_<"&0"DWO#9!.C=;(&> 1>(0!"[*?:. M0Q(LFF(LX16Q,?VRN34LL)ZXQ;E+M"*
M22YG1=[]$IWU5[^=OV_I/8 7^B)YZ)?-/6X='-V)^.OF;OR8W;O G_6@0\G=
M+==/O=T$O-@<'E.UWW2CY]SSA1,HUM2DE5TP#.8%<>J])Y&"3%2ESTD[5/5G
MPRU%5P\'<8U(@U9Z\5?]W=BQIZ9CC+9/RM1Q5.K30-?./G.5K(\^@0EQKD4! M:V"K>
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MSL7G[5G&.WZ6T;&0-W-UN9V3QG+SQV-?\0'![>PEY*X4X/#G]_?72$C%229I
M)6DE:1V9M%8T2MJ>]KW\CTDQ:E%*-65(3Z\SJA9_5Z59%:6OTJS%
M=RP_[E\HVK)#^TF,)_#UYX8R5G3#<-Y$EFNMI4 M"F(2)A*F_H6I9]--!W]
(8XHZ(G^HC>AHS03APSAX #QE\P]5/7VX+#TTM:?V MU)Z.
<"J4/CB:SZV=4YQ=^U.9[,L:; ,W:]0FG.=[_R]O0:]EK^P,!"V"X*@AJ'45?
K8G,QM/.D<4>R8< M78"CGJ*USF2F,?;UMI*H\YHU4_-"F8F0J=@D0W#Q,=%?BNE<[
MD<]S;:ZU8$[EX0NB3ANHAZ.B#U((IZZ)>'0;S*-&C>UH7C!"?_,YF6K8T *;R76O
M7!:-4!!+N E.DME53,P"4]9DCFHQ55;KDHN*95Q$[Y(D0YRAM209/860L*2I M;C-%-
DF:2)I&(TT]1UP;(#DD& M2<9H)*,?ZTU38)]1-:;;9+V1-(U'FOJUWC05I4IFMC*B",. #J9,?
GNI'T"_M#Y^>P@5 [#46*K5R2&I,;:-$C]ZNPMA'Y-U&WI++QEL,K-]H4P6;'TZM&WOX
MA,GL1^6GEL_'Z":F8K>?D473QGR5DC!4'D,]69CZ9&;*S-%K&Y@$OT'#KV>3 MS)C,+
(#AF+(Y$PQ?8>ATL)-2@BG"4)\[J04JS&&F3&E9KAM^/>^D]F2FJ HS
MK3%NI:T3P/CHK$QZ%3%#CB7RM#:=3/J4"B@;N1VV"E"[JDRG\01?MFDPP]9& M&*
(D*)6'4C_&C"X# C5FUJ_E1O ;-/SZ-69T93)300LZ-L%PC##LJEZ8SNN%
MV:K%%'U$O!2"T@50ZFE#U?A5;M,B37;=\,MY0]61^L
,U")]M"Z+FND$$T9961@/D2+6<:(RDX2D"X 4N?5:'0Z+"3HM6&/%4 - MK[32F>
H4=95P1D=#_44FVD.[937#:2&=LH"B#D ,0+758.K];W0D#&>/T*4 M46*:JA#^]7\W>
[0LO+3I) MRPEI::2>PAF[0R>[@S#4KMUA("-RX&DXA->D9'0*T1 MM:L,RX8UF:DRO;J'%
/ALT,.W^%A=0#J0=2#^VHAZZ2=YO(S=&8IFE,+[@D22). M(DXBWK.(]^,8F
KN_!93Y"'7(2:U()2$D%IH3BWTZQB8*J:0E9GBY%E9I!Z&
M23<^>;HCD$!QG&>.S@71]IZCJMH$940R=Z>:0MXUJX!*TX@[I!=(+XIF56)E
T9BB#]GK'(1^ M()-&""$FU776)Q;J%GD\9,3!JM(!\,Z8>!)@7D
MHU.UJ3"1LN)%_MV+XULI@;(4)%B6W(?(\UHA-PO3OD3^C^-(+K5="'>IY,>N
MHD0[M5E=$V)2+-ED1D$VD-REAN;6K^^X/8&QW= $QVAU,-I7"<;^VY,PM.?L
MUM#,SF1F&L8A?U>8"=\->1EO&+L#WPIPFN^=/VG.OC"/&;,-$>&KK[;$[JKN0UM
M:4\-+Y-83#7RE\4&C6_"5W57H(SV+(0\C*,A0,&C[=G$9H9B;7[V#2LGSV
MUBTP>06.A)5T69,U*?):CY+51W[,W?S\"**>NR;]QM4W=EZS"0Q78\@4E\8! M)/9],=
(@I$':\XYA9ZZN1LS)S)_UYAA#)O>.18WTW9[4&*FQ?JG"%V@PS*/G
MV$Q1QY,.9[@:C#0(:9#>2<47&4*8=$^SF*(/F1(\%C52/DZW_3J=-8V7T=I[
M@O/:A;UI.3[PIA8FN?DDER>E$L*[Z4U?/P^?((^
MOO"2%=;;&%;JZ2E<[-5#D]:8I=I;2$=5UEWHY7.&V.6SA05/-(*U&[WL)P[[M-
?"BAY=/GAMO(J^Z/L,RDC93M7QX"$8>;F".%]*=&T7>,L;9F$>;A2>%/LQ0
M<&*L3T]WZTU^M$[/H[7ER4Q7E4+FZ.MP<11\L(&[WB"'Y<&-F?24O',A^8$$
M@%SB>'^.8!>)'Q$CT(]EVO)'Q(DJO_WTZ>=O_XSY'\K;GS!+.3SS/S>!EVAK
M36:2*JOZ5/H8(*)6;N3'8< XXKH&HB;WO30*!Z*IY8N:-@]$3>E[M.ID]JDV MLPO,B-?A)@
Z0&**HU^\N?=TYT4IEA2.)6VZ7Y9QJ'N#.J"]80XZP5]GY"_R
M[I<>%\0"@5U%X4WDKETI?G0C;_L,L':\:/F"5WPR)VJ96@9I^UP?0!?]\8]W M\4B671-
QV=,5E!Z]Y4)Z=O$ZX5KR#JJAXD(0] MW\UO/V]0O+_<)^\'7^7;H[O^&,
<;;P'=2LJQOM^^GW\>Q?\((WSUEV#YLM,Z MBNS"Z<-[WK-
>4'?.VMJ2'2FII5UG34.Z0NFJH\K\MS9=N M'/OW?E*?)[.M91@B^//8C_E>>A2:?
*>,||@TCR S;\3]<[>]?@R^>_$:M]2O MZ5/+&&Y9"%HG@E+'>FKUTE,;3$S=88I6%/#.29
7\><'<^_FSHUAT?[X"J;G M^YVR0J">\+7Z==__?P^XW_^D&7.0\1-T&?
[X7;KG/[Q'V!%0_6!X*7]@ T M" Q^OB>(>;%+A6SVM[OHS>RH &=E4S.;%TU%WDH'?
^*M#WZ6/S\=Q>32^KJ^ M,6BE;-FJW]*R51\+RE9MAU=^[,=5E5#3P:^(?

%B&SWSXKSRQEGIW4I%+;^| MXM3LBJ+V."-9HW<3>RC/:P\TT%J*T*"*
(G]T5!AEXR36/NR_?W6C+'46)QX]V M;5)'97L-2 (U,?
>BM0N_NU^&+J8UN(E20P54P=P'YP8^#V(FA1$H'?]$D[LP MBL)G^!/VEXV'?
9H_8K(/;HYO=Z-NUR^2/$*-"7?C/9&$T^E=T<-P/UQ[]GZ M!WX8?\0/E0XKM/W(G]ULG0*
*GLP]@'9"I=J2TXUT:R7J&D1Z4U)NCF-ZCF/*5 MYFL.@\!X_FX]DI5?*
*>LEZ\'63[J/PZ6"A5NX+UVWXB*0R\-['4^GO\+#$0EV& M,6(N3&"T+>M7[!5+Z$(#LL*'*
#.(W/OOKS_R)\3>1D#!%[KN5' D9("-(;9 MQEW/#Q>[-\$O=X.&'X((S->O#?&IS_[Z,?L
*/P#8PK_7,!R^X:$\P2;H/>$, M%CYW"L*5;)HXL#U9X8ADTHN/KN9\$R&K%EYZZ/0?*
=UDR$0?)^VN51"'"U[D MTSB0X$V %5SD:HA5]D.$YB%B/Z;#^ .>C2H>-3Q7\+BXO\.R?
*@M_]O[(+,LO M&YR"S_ *1?T$[WJ,/Y>]NF"^XMO!F.XQ>&\#M3!?[OT:C[+^-*
S!^<7S_8N(E)UH !E.IQ'8GBJS#V M\<&WD;?DHWO[["_6C]MSU4RK](!?FWBWL7AZG.*
MP3QG_OL8O;IZ#V#F1I[{YPV'Q:V{?'9?8CQARXSRR0]NLE-Z.!O'UR3Y[\$2 M[Q
*K:QAQ3K_R%N_6NX_UG7.1VL4',J@!QL_3 !<]*7)SDQ?(6'X-W M_GF:8/W.19?*
\)@"U4/D/7J@@KY['GZXK)6OP;O.GG93C_,R-=\$H/A&Z% MJQYMO*,XZ-[J/(D#-*
&+NP^62FP<2/S"58-QQL@L]\C^X,LA8#%RC';!];&T5<7\)SS[#BHZ MV1L#?
@;/>_S!#\#=17OSZW;[3]T#6($/L G=/+-_Y>/%\W^EL!I_YB?7WE? MQ=[M]A]OMV?W?*
*L#[PQN]?7(C,&BVI(""&SU3_7:^2:96/32KWN; M8XDK@6.(%+Q>K*L1%L:&#UF29B[1E*
*M!GQ-DZ8U'"*82*76'/V&E4%9K)L28YCX57DETV3"#443Q3 JOL[QL?CD]>F$ M&E6F3K!*
[5,7S5OD>E8@WH8J'5NUP\0S1_E0DN/#HYF?O/HPRAS=S'M%^%RR^ MN7]5)C\[F$K-
*8+*3)^%?=H])@)M()$K#$:5JZ;/TW,T(/!B$?PDF5-IDYIA, M-*
ZSZN7=)GDB>VMJ:]#-7;WJ6(AW9U ;3K3REFO8F40 W8EFJN#>IP]B;L,Z>
MR]3WJ@_++ MSY>YGU3(JIR46VV==I3<,L\?==BR/)FI.C.<.D<= A;"
(OCI>BY7JX#P4Y!D MS%1#)?B-#7XY3I^ \%,G,TPYY3@$OY'!SVB-!M<@_#2L
015!L]Z!FD M&?XY#':9<1+CN[6"DJ?DNVQL0#CYKB;>3=/RFHA"V;*
(^PB@4H>X5=3G^FA"H M,PAUHT:=B">_MCS&DU]"W2OJ>CHK+6,W6Y.94DC/'13P+B
*4;I^]GY9);3YM MF3&UC1*8*DC;AU=H;[2I4F2=N[&'3]BKII0A&S89RB\L4"_0U?*
IO6/6FZ>C[MN38G"Z@=SUL@\D%CW0%3B; M$?*
KVK@XW/1.$*OR,V=TY'0D]"3T+=V$;M!H5%=[QBB*?"M>6^X>W%9>K^\/:J*
&S+]VRS_^]=Z]VO M[(&5=^'[>+-<0U-WS=NC+,
[=>+U?.887TPE":1D&#UZ$-5_O>,9X>%PXGV^B MCDJA'8>$4.7
/GMKZ;7:75H3K+>Z7,7U [JIRU5QXGJMJ)"M$L;SK,:)O!$ M .RP?*
%'D!?,7_.#9C1:9^EF[VF&NM$J@6[K(/_L!G_N:@ONEQ'\%:1,^A=R M0?!'TH_O'_W*
_4GZW7_R0?H8/ M$Z..:?7W^1[C?!/"V8M.M$O+F+_87O1KQ
M&6^;5.;8%I@Z7OH'JP5ENI(2OKF(;^*DME0ZF@=,$9#HA
MMLK(5FWL39+W5_*+).'CMM@[=!-TE?2'%SSYP9V_*RS_QZ>?MU7EDU$4]1'?
MM5JZ<^^@']TK82*UZI]+&B?J5F4U#?9]VORR8WFC]M&^E3Z',+KGHM?^>S&*
M"1C./C5?O6H]E2M]PPO/;NO>A/>O==(R-12WQM.7>U NK[HE42U'2MW8BIHO MR@,?
WN0JX)2N+<,!@67LTFI3!:7 /O% +NXXLQM;C_9VR2.%"5*!G]VR%.W ME4\<9VH;6N7")*
*[4DINKG%'M22HX$B) M&2E7<&1DE402>X+*B5*
Y$;'+B8QI7@A,M<%TZ4V/2Z>DYR1[Q53)+U>WD&J MD4*O1B*(01[M-)0B8EB'-*
TT0#Z+A)>%:^F6/1?!;RC/('%)7(.^,C_3S'CH(ZBZZ^0/O.<(<_2.]^!CS M@^Q? 3?
ADS]/V$!2=FZ),8M NEPM27!AHG*>G<.&O7QA?\"TC9D>$6626 M/"7;1=[_;O !X;WDKV-
IGD(H0)FY4;K%^G>#]Q@[KM+S@CRUYL$D_"H)X#G [)SL"M^ -LWLC6>W.A/
M;\WY/@D59SMTV/1#"5HO8>KB_/#VV%![CX9MUIOS0;Y2J):;^3K1H3S5Y!PV M4;
*(P<]6_M>S*15!-9# M!$#(TY*RSUMX_&YRG) ??>SA/+6QYD@^D&\Z>0?*
6J(KZD3_N4/.SE'_!-N-@SG0#;\]O%)GJ& M+2[V@HR]9.V,O".O-
>4V7FM/9K!12R^>&^7I._M_F=:95:FK(KTW<.[Y-NOC38I(
M2F+L#)I\,,^9_S[N#+&5^^#=W$6>^^>->P_=OW67S^Y+C!95-CV!']QDI_1P M-
HZOR4G2ER7KR&X[)+WAQ^KD1"OM1B]JI=T81Q?GG$&"S_8-7;VW%JJUF"N>
M;BNNO7#G=_J]K&FN=B<[WO]35-W2)K.^M[>3Y+\@3,FG6VXY2B)^ 0X52.V] MZT?
*2=W>Y271:N*42IJ=1%7J$]:XQ[#ORX#;:R3E+O84F*BKD(J>F#@G>%0-\OBZQ-T*
M']",_V\TXSLFAM(JM;5@]$)0IT.]\+''Q0(/V\# N]X0$!4(GF?4_2.AZ8' M227O<]I^?*
PWCDVR1;)%L]29;PML.K5P6Z6%9=KR!.4-[,+3MV(9XO0J>M40*
*M%441C\\26R=\W#L_VU$+&E0(]+,:_4QX$:M6NTL31?B**=%?G]U5*>N2"G53*
MH6[=/%-F[)5.M?7L$L>N.O$=:W(S6S69)MO#+FM"@D&"D1$,[L]C8)O'M?^.
MI"+^T<=@OMS@U(#D?-W<_=N;K[^%GS W9?0YH<"^BR(D$R'YO+(\J?)DYC!+
M;>J6),D2R5+_LK0-\KSLR]/NXY9E2IG,=%5CMBV35)%4B2Y59VIU-F:ZJ2HW
*MW30#S+=\41(2#%'00X)153!Z,MVTR4PUF*F3[4;"-!YAZMEVPZPQEL4T6^SH*

*MP@"#H2>*D(H>#/U7Y*_77B"%*WXDV70YTEW[4]64"Z9OA-643:TK:]3 VLB: MZ3"U?*
O#C!+0[+GU%4+H 2BW8;Z=S ZK-U80GZ T:>CU;.Q9&?QU2@.-$H=[5
*M7FKC7FJH*C,TA:!TU5#J?B]U:"\EZ/6_EVHR*$&564;MC)BMPG" @8,!LZC> M8W*+-*
'_'/(PB?Q%&C;.J2BF+L@'4@2N+(SG?&S=Y- 6#[PZ3[=H&CSC1=P+2 M!4!JR.
*I@)@*SEE3Z94)7<-$5\\V#1XQ,IU0.$X4'JG2T/QFB8=J*MC&VHAX*
M'P2D"X#4WF9I3&:Z/B^'<'K GCUO%N:@$&F"^X1## <(HYX(@2 #A2L'5S*
MMP[7[K)/RD"-ZB0#5QQ'"N$T;^!8DYG-=$-GIE;-U1IU080GR;X"4H@U6P|*
*M_;55@Q!+B*V(V)XM+0B#;[VZOJY.9YH!O-5A+=8 QEQ,Q*,'31GTX6I2J M3.:HRX*TU)*
*[:CZ/] %75J?"PX/PPT%7/;K1("&+Q*BR3Z9:(I!>:.TY7#J(V*
MF1F:P12C=GEF8B0/&D@]N7HZX(_9CD7HNVKT]>RU&>"U,5UMZCR,4"@2"BVY
MJ\W4G,P]U,=]#-E/J14[J05B:*4CI8L/"_;Y^=/N(&?W^KJ"!NO>#_'YMH_NC&*
*MWB*7XA;Z2FR$-I1(Z121=:TA8S(#4PA&+G3LD'#4-HYZ,H5,3"$B&Y07\KK1*
MUZ(I=#H_I&%1?LA10["K++<&9KG53-I)KQY(/>VD_)C(UBA9]W6CK[>=U)2'
ML9,.,!PBH8PY@PW#047K-76,V6*&&T5NJK@L MP>]ZX-?39H\5'2V*
+&E,@FQ5R/:\V>,AFMAHAI%9 MC$2<1+QM$>_)G+>QPAI3[3Q[E;0":072"CUKA9X])LP
;H#A4' :1>J!U .I MAW;40U=)UBVLIJPPS529XN2C(B3B).
*(DXCV+>#]^@:5@[0_0"OED!:052"N0 M5NA9*_3K%U@J: ?*
%8;I#P<1K.,4I)LY6N8G;B^S]"N(5/OESZ=%;/'B9P@35 MK]LVE!X^@S4- +4(-W=+;Q]L?
66NIZY1UX;3M0$JT1-'X8+7>OD(1DKDQ6LI MU"[V4N:A$[:G].-
H/4$]1LM:2'GK9/$RBS5)Y/[QHA()XVTWP%KLJ56-I MF%?:UG6F-L8]%(
*<2X)Q]8+14W!:G\QTU6"6TQ0)G:2)I*E_:>HYJ&NDB8%5 M$BH2*L&%RNZJ,I)EH*
49#3YS:B!X-/9YNFA)--ZXHNBIC9?"\A)KI,%6E'(77 M#:5^+#C8$V<.TKBQP
^/6#I/K1Q/$.0TB(%T I)[L;UXWS9!'Q,HD M]%V OH;-
[P@\0Q\M4M:$S+35)59VH@H>@2D"X#4TVZ)Z<"8 MWEAI&D+?,-'7^F[IR)AW3FQR_P*
*C *>X+&.N?]90L/IJ$_S;7=4_'7TVYO3&::8S'X'V&6,%L1LSWO]GC<93+%*
M'BIT!QAT.1&$$CSMVXV@^@_0!5U:GXL. , M,=!5SVZT2"AB\2IT?9^.=;35?89%@-
*@*8=52KRY&Q5I=N,UFFNV+7#:2V=D-'5B8S MU:'M\+KAU?9VZ,CJ9%90;5 DE*
W0>1_P]:Y6TK:7DOTK879VE.C[MOM/3M5TU,7$_;9 VSF3:+SG&KJR<7W\E@5\R MC6TP
@2GL,D1Y9#.\1Q"BC/ M&,KK[S 1XM8(_O^YCC:;<'G">5R\YR\X%G.ID)J8CWW;'XP]&?
*\HO16!@[K5 M.*K*
$KK(D>=CNQT<>0"]JJ'7K!6$97P.V0RX:CN)PIIHCWTL:8_%H0YVTKX# MJ?Z=E,)."M
S8"=U5"2FMU!I87NA$M9"%VFF-'D;NQM!:6?FZJQK/'#E WM M2!XS72QZS1?P*
OSJ@E\S81CLJK0&0G11[P%D^P/9ADTMR7R+D8M!VP)T4^C6 M1)CK8TF8B[#CB@U?
*5P ;X-^HF*KI:GL_#Q-8E5 QILWN=S>R.96; M&4.4;O:4%%.Z-=$>^P0K$DXF-*?*
-3^MF=LO8P"95BA6L%(X:BN6 \@#E4;/R M:.:008AJL8"8?7K (4#"@<43O-34I'":?B(2*
=C0A!Q3QD 0.^ W@&]T_R4 M%-,[-='%^\11@22/R8I(4!Z@/ R0%% >=2F/ADY)3+;VHW@
MI/]^$XCEW]=D"WQ+*8V6VR %^,DGZL($=??K[_^?H^GF<:'?!?/GX"662W3T
MEHMH.3R>TK>S<7Y-DC_?K.-.NW&;#EFBFL57X?3#9O^Q.[APES,D9U?A7]MX
M$\U>$O40+:=B4>ZH>R AD^)F$-F?$KX=()#Q\.!-PTF]\[,IC2@]!8?_A\F
*M#A?'S$I4[&%%+Z[?E\?0^KA:B%]^L12R8BM:;E;B[^'ZX45,VF*QFHK]Q]IW*
*M8[&>H\VC%8F_3,0DK!;)+=9&/&@5S55'A(<@MF*Q0ZW6R'I^C":/5C"?KY[E M-*
0M+//PQG#Z$5O 01,MXH^Y<1_&?UFIFS>;;R6:W$,O343RMHTD8CZS?9[,X
MV?:..!J;&'TZ3 6X>H_5T^!2LQ5VS:!DL)U$PM^0/1INMXFJP@G5H;6-Q@QAN
M!ZS6D239&RQ'*686P%;-;QTAE0M&7\OKOXF9'K>3[R]$J721>(XS%:&/U\&7JJ+*
"Y:E0LRFMBJ2[A+SB09H"UDQ8!M97 M:1K$)F>XM"7%_'
*N82QO@PL#4P]^^=:">_.MV&29[+[6116SBJ(O_*
*M&D["Q7VX3K_"ZBMZ=U8[GHJ+W"'4^[_>9P36Y\%3'-[M_O)^I\>CI4*LNNG] M(E@_"*
V1JD^I(-[LQ>H'DZ\/NF-D)_HCS7%)?SG]>B2^^O[T)?2LY79CD;Y'&B+6S0W(D;_9O
*MAG9VF;4SR7+,4B_D@5Y7(;G;\[7U 2=.G>N>+[/1+OVCEG*0EE4&S2].\P_H M-*
SQ:HP5;$"IZ]YUR$DC'A14M$Q_!YG&U%8^=QH&OHC#\[TVNV<>S88X[."54I .[\U.P?*
LW^E/$Z-$M-3E4R#D@\7&;:9<9+?$M9AJ'7<=5,6?>K\#3! MG^UN,]C-F&MV^G
M6.H>3EEW=_(4N]EJ5EJ!DI4+WK',5NH6NC6OQ#'7;MUDD^$\TNH,QAZB[BF=?ONE
M%="7'WV5^PZIH@@$E+4<99DF!VW:Y'"ER>%W4HF!R0'B6%#I&]ZWCW+55)YT M\8
*Z,N/OH;=4YXZIMIFFR3&>Z>:'R!R1K-$^I#!@>(<*TFLN'=/!P[;3U6VC9NE8@# M9'5*
MG)'LH/%_F.WM7$Z0%.[0=1T)9-#I$%$R@2Z';0L_>I?1,PPDX_AYLMNM@+OO@
MY'@J#RB#??#_7"_L?>W4#D#)0I4P H3;K&XWVQ/K;JF:V =-AACQT.40A6L*
M^2Z#WW[[X MC#D5YJ^NP#=$$')$$ QW4GT$@H?J[<&FZRT9'HQ=HH.KS<
2KJX57)8P!T$@ M<^W7AM=;,DG$A$AYLEL#A170EQ]]#5N+5"0(-LN[4(*

&)HE31=F,0<<29F MR&-.!Q$&5@D(9+%]H>XBHPR!9(,QP1T41D!7?
*G0U;'6X*O_5*5\O5"D,6^BC M:G$BU3_7T683+JW5D^JT"Y&2*JW"IJNSF&(;XEA7P:!)L1**
(7((\%MNVZRZT MRI!'F4M 2A_1#)1&@%=^>%5H%K5PUKAD,"84\J3JRY/J M-
*(>B)A]U+]@;LHU$TG1*O4ME;(0@6OXH7&@UFPZ=0!P3I%C7_FYX:QW740UM*
ML:Z\JW8(."!6!V;C9JZ;#!F+K*UD>,#=-L$W3,F4]-9YZZLMG8%+%F_8 DF*
M$TBQK@VH[E3U#"F6U>K,[Y4$ R1U0+)AF\@;C'T'.417DSE@4BR38T:Q?Z]*
*M;";%+Y4V2,EQ_W5XE0WPF71_^=DXJUY-0]9WU5"VYE8PC;QTL2TE=R5*0XXA M?S*
*F##D9+=)W:]O KMT./F#0"J 5JM8*S1J:W%;.-S_#^0;:H:FD)K"F0&_V*
M56\:WJV,2S(29./3.#JH2S"F0"DTK!0:-J8D]PEVD)^1C0WJH7L>P^OQL(NZ M9AI];43V?
A3BM5I$$^LQG#Z$1[U7U("@ TO]!Q_)&A4"-5UM[^=A28N_^T/K M^_T&+TWYH;5P.
[@00.)FFZ ?5XO%:BKL(V5Y29/EQHYG\+ M=72VR=Z=HD?U]MI:*VB.31+A/OA?*
KB_8ZJYQ1Q?T"Q17]KF_2H\=0 WS>O% MJ:RN\EVSBZJ!94,BZX=@O0[GVL6QM
*B:IK0*QYU,C"[IR FOFZ:LJ.YQ),,/ MM3O4?PEDJ?>RU'"D5K8^MI''2Q-&FR-48"\>8-*
*@T*QMWI;WH$-)!>(&]"'M< MG_B]+#=N+WF#L(-]P)ND6.GTOQ>,,=_I^A.:C*
M%9OQM&G>/.X/Q@SAC-))D_JY -%+63,>Q#'79MU\)WK/%N?J#@HC@"L_N)JU
M!#TLO?
&^!RAL.PHS+0[:L,7A$6EQ^.4/[P;""RP.$,>"FX+ASXW^AHV252"@./JHG[NJ7.J^0'"57!5\U
I3-SM=&,43;D8O2!CS3QLY>;(MJNJPQ52DU-&5U6LTHPKD;X (ZS>1#:=K\ER5.XMUI?
FU0\(!L3H0V_"A3G:2 M)\ACNE(. +IM@FZFO=1T%90G6>D1]715(K0#DF
O@0AKVWT,KS7R_*0N@H'! M!) M"MEF#2;?ELRLU&\K_)#)3\===TE=47-
*E@[/C(=V!#Z#?\JK<[)&.3;;9YVT(OU*40@>%>J(_M[U"]/=ATO:7/!V,7(]?PXADHN"QI#H)*
YMJ/#:^W]#U9'>@W_"I,<)U%W\+I\#_A>I6)0"[>'L$D_=&0["%#JH6ITE]VJXGCT$<*
M3JW5DX0"!$HJ-1J;K;X22D"1#7%<^O!K8"@$ I<@C\4V[28+J:YLUHZVS=I
M207HY8=>Q6XJ 375QJB+&;3]@MD9BZ/9)&T!+\6>X?$N @PL#I#'0FJ?U9VB MG2&/?#
FM(N)BP"O_/!JS@OEM<.P;:$7ZH)7KM,4BIH\U+T@9\@V$EFS&?5"
*M*_AB4[)]1.S2.;J%5K/IP F$.4&*=>W]1F?*
A"\&677<BJ=CT:'X!N2U$[AF3J=FD0N09G41)'O*
MGU;\@]XQ,Q$++$#0R"1BVMDP^LJ,1^,.47,/ZUH 4T,%B#HF^:GI")]T[%*
MZ,E.,:X/!\^N.F9W7ZOIO#U/!4P,0UY]^\W@5A^\;_3
MZ.M8X5L:;3[^X]6^U_;>!/-7E(=,_[O^_7W>UE(GG3QO@0XT7(J*
MI/&.NFJVM8H0MG4[2U9BL+X^A&-%"_/2+]22>L9I&9N_6"K '5O1H\VC*
M^%3,]6:;9"$(/&SEQ4^!$% Q-'&#&%?P$%H;\?#TWO#;TTKF)UBKF?HXDG>$ M
<9:!YM0>]D3H(X7DTB\=DT^:7X92E'I!3^?"7>=&3]0ZSM6CU$#@A9@?6T*
*M6JL+TF>__M'Y<5)2^\E3,R?Q&:P1(:9+UZ%M=/PUFPG8LGBMPKF8U>^)'U@44$D?^*
*MIT(4'H-P$:382Z!W]+)"%4ZMU?KXHZ<]ZX"$PNBB)'GB/U5*4I-BG*J6=13_M*==;":J*
5R&4^M>3.M*6$NKM83(D8@\"\%Y%$^+XYWL[/ C)'$Y327UO*PC*
*MZ_DQFCS*WPJ48.P>DZZFTG#\?6PMI54TW_WL.OP:B1>7OW T+K&N$S&2D?5A*
*M/A>7"&D-EQ,Q>H&&2"F6]-EO(9&HI5 *^O*K0+84(.MA'4S#_3LDDQ=.AX&P*
*M(J1F6H>+(%K*7UW(YFO"S+.>@]A*3FOCRUY5;(.5\;E53,N8LMQ>>?&I1;D*
MU^TR3,Q%:B-+W..H ?\UG(2+^W"=?H755Q2)>8^?Y-I]#>+O803)# MB<7',(B6%S>.5-
^%4Z0N6P3?HL5V<;0)+"^ 9[45?[T/K>^*G3&NU,0F4GE8 MB]^2,?V8#DGL8U&JU 9?
*3*92\HV*]3X-U+ M:<3'NYG)DRH@06YLT+V9!M+:^*
*M2A?.&S51R=DSE55'UD0*_1C)!]\I,UN\Z?OG:+IYW"FNCNY*S_;VX9;@7NQ$*
MV\WY6T[RCALXTF9K$K>S//1GX]['S\>3,$"&]^LP^',8S,3P[X+Y<_22S_!*
*MT5N*11P>3^G;V3B_)LF?;Y9X1Y_+;2H1F7X53C]L]A_SL]-LO"_A1W%N%#:K*
*M6;X$L5\=GP'D<5VY'EO=;\1UJFPP*4C-3G\[I1D:K2%*
MZ=E=2/OWX@@X62T6TH+;K"9_GIQ^>=N7_R?UZ-7IVLY1S(,=]OQ6.L
*M2;A6;S.9!X=CU9%Q.WES- J3I0PV1_<^"3M;O%$H=J90FK#16LW@R/IE*9&*
M3'<2M7=D';>.#D+B:7\$+_-(CEQ8^#MK6QS[UE/KWUNQ7HESX=1P4&\KYOPI
*M7*L=4DS*\#[9MS[_0]G_N]6.Q-R(8<61>,ETH/)(+\<@?R^9 [&6Z:L>C/8H*
M3@7S00YU=33411BJ>W2/AF-M@O5#(W_PXO-MAMI[A]?E?BU M1M9/*
CG2@9KNM=$RV?B5YVAY9H@H.8+(Y:U8M@]J7K&5AA9M5-[-FI!4 UHR MC&.I.
(Z5UD0I.9#R??25P.1/>T@=682-NG%2IY_0ZLKMK_QUAU%^WH@/DD$J M]26$1R!Z86%
[^+^:CD67W QX9]:%S_>3NY^%4,9_6\5Q&/^^/!AXL8#E7\-8 M_)H<_
=A8$^%^G\XFF#EO?WYPX=/7V1PX(MX_@]SH<6/+$_^L$)A&#[)P:^W
MH4&;]%4GYFPUGZ^>E2J2;RI#39KV;JXG[B] MD]7#4OS(M=.>F?:O)7V%ACP
)WU^68B"M_%_)Z_\.I(UD7V+GN+P M;O>7]
[M(D=B&Y12JF]XOA!X7YE]J&TOK[TVT3ZUQ\O7!,!S9B7&8%C^DOYQ^ M/1)??7_Z.

<$CYF9_98]PP<^IYQ2ZX^R@R(A3TP:%\P:+_-/+C.L]O=,6912W[\E:OO'5VH[1[%4%V?D
*ML]C&KL]'3GRV(%WLW7=B7T^\P#M?>_R7LFM??B;J=&+EFZB/\E0>S=*4@F3&*
MA.F5;6:E7\^2_TT,KC>NI])3FTNCMD+FI(&8IS:ST!;2@TFC^N2T4_,"8"H-
*MIFNUX07>7*5ELE$6 >3Q 7SHC#*.;TU.RE^+GHKO:1#'O-C4"6'X*5T_I9-R*
M@8^XX:2JOV1GW#1)P]!&>_1,8^]M+(:F\C5W:DKHHD&IM8"&X,+9;(GL'"A*
MC(D%+QH8?=S<1')'SOBKWGKIYI=>_K^'Q4M;B"?I#FV_-.N4.1SQ(#U=E9[< M?
%BU28\OI8<0 M(#TF.Z].2FVZA+>J@MI8=Y'>I/ M+3'NEY5TQ\3FJ5I5B(
MOQD@1XJRFKBGW, GT86J14AG'Q/S#]T_K=;BGTLK_#9YE,7E)<_=%3 BNR.7
*MF.,0S3F+;X[6#; D=YQ8ULW=F;@V%2:+DAQ$'5WLQRWC..XZX')W0*T-<+(W*
*MMH\\WP/ =1%PN3NAU@8X9S F'&$"&JZ+@..YNS'6!CA)EVN++?64+*T9P/4K M()>R/4*
DKM61N%P:KA_]9GGNOI$W:[@,)28KC;OC'@0X'>"4NQ^<3CAQ8?4#
*MGEJ"IV(.6GX26Z_.09N!+$]86\W[7P%36G54]0'G#"3Y@_$I.T\S*DJ3._\6 M@S-]Q%!>?^*
*M1/KKW D=>S#.(&C/OQ6"?\M(4-48_\X E0QQ.P"JKH'J)!!9*ZB(T%2GG.X*
*MJI:#ZB386"NH9!]? [._*Z9[\^SS<%45S6%;$!B1M'#35TC_W>KH2((-WQ2K/9N@X^*
*[7DP3*AMTWG_MGHL-\^24 MY^9G,:S>JVQ+2_WS8XARU-#8TC.NSM^1=?X,'I;:*
(=>0MQ9T#N@< M_3K'.'8$1[9,PXCPTQH;T#F@)\DU62R7:L>T7+$@25[M!4>S2$
MZ38^E%W1A[LV2>%7@;R1]7DK^P$NDW_*=GN+8"VF,NVFI#H0!D(]
M/2^3/N+I5.S:EP>[MG8_!O'&^J?DQOTA6/ZI>@"&\]7SVT;D6C^=NBQMN_K9[
MXT_I"W_8S;YL6J=ZU@TRVN4RDE7$NFN.:R3ND.HZEG3D[,YB?I3]S82:"^8?
MYNLPF,IUE/9@OE6DK5M%:3"E+VP]RU:@ZG6E!IS(#2+MIKF3WCCM7"JTNU_'
MJR6R@B:77JFO2[W3S51]!1&;FQBIH/HY/IXX@_$IZ8RU:T'T2M1O'WM&5_<"
MXG9\XII%W\+I\#_A>I4IAFPP7JY.7^<&J$L0);:%6N(\QL-C,!760[@\F!W3 MLP9%^+I3[_-
J.Y^*!WP-DR>D)I6Z7XYVWR!=GDO2[K='+Q4H3(O3S&.&+:!:
M/F;+BJ:FHV_O,_$D_ML)@W2=.6.6HID],$\]Y[YFZL>?NWP2Q]B\5'\83G=
MB6H4QN=:J++3AN?R0_DK6CJKRM^)F$-F?$KX=()#Q\.!-PTF]\[,IC2@][8?
*M_A\F#L>#UWZ*_'>R034>CMN[N<:[=JY*]L3N&\?'F\!AIT@[G*='%2M^#(5>*
*M7Z;P":9R=M5>@91LJ1;B8;R=JZ_E%G#T)-4A=CT]{@]{U*CLA_07/LM?0%*.*
*MG\.YDF>E<(+X4?V"0)WZ^RN1CU>32#U$;5@+H8N$*ML/4A8A/R3-AI->WLGK*
M'FV!1V\>&BF'=3WX%3MUM,9D[UV9IM$5UK!T],\[;\F'_15F 3)/Y(NL-93*
M\))LI4&=;KSI:,3Z)B]Z/$GIVZ;-XD_@(%]P'BVB=#=0A]&LHVIZ>MP9 FJZ MQ&*
.6[WZY;7J]HZ4,;&_3QVV#T-!Z]^6?8RBA_%7M':7KR8C3#Q3.N;2D;$*
M+O8H&!0,ZO@G!%AQO5WMD>N3?0T"#YTB:VD07 + G"J :NEL?=JKEDPKP7A*
MP:6X;QI?I"-A\Q63<-6;VM&WTN^?BK_Y'?MT/Z.@PFM3!6BV7/^L[/\/J46<
M'%"OGTFLUZ9I58UXF,(1WAK#;.01S)PAS%_\E-VJU]4INA0'\6^)) ^WOJ2?MPY$DKT\^*
*MM'AW2-- ^E,[,0P1(RE(HD-M22:+:)0F@LH?*YW"'R7J1 @'XS_^C9NLY^JZYN3SG:5^;2/*
M8Z&LIC51[\L)_.MG!AQK/J\O?]7.-E\ M62665FIH'=E9Q9/LO<&8,0; MF]LN8H25;VP
PF8&[D#8] K;X=:(7%Y6BF#NOL;'("_P._$Z.1(R+R7C5)&*4NW]2Y" M>GN2FC[$GKL,F?
M]W6?(W,F=:,:S#:7#<8NI@@[I['^4D[9DD P.WX"&J"G&J":J.<9%:!",,4E MVM6?.0?"#,
(,PEQ0F_GNS_DC\HTALD\B!9E,O/X8$R0ZX)D@V2#9#=DJ-^4 M@"0+2&R? 9F-*
L@OR&\3\GMN/SZ75YA!!7PLT?Y1+P:0:)!HD&@S$A?W]K?> MY$5N=V<'OYVU46M#
(_GOE(0Z2!I6'05PTD$Y,F9Q&IG:L\K^/Z_#/NGX[,,M MP;T8Z'9S_I;(T4Y*,6S&:8I?*
1,T.OKS<;]Z3\%#.+Q?A\&?0\6@?!?,GX.7 M6[!T5LNHN7P>$K?SL9Y4O(]-?GQ4J5B@;E-*
AWQP[NN44AP8ASM)60N#:O6@
M@''XPL8%C,-9"1JM9AS>=2BQ=LU)@'6XG5=9P1<4@H'B!A+@23=L3M /<9\V7>
AOESZ(=N" M @^Q,.'IWH2>';-YB#F1U1HV\@EPR(%DMEXR"R5@EQ'-VWF(.1V,.4.,.L <
M![(&LE8C#3%W!F-".2+,]D#V6NQ[%4G>L4K$3@34N5[")-3J0(3$D2K9:)5
MS;9V:4(,1;;,W5! MAD&&088;-M!O21WRR&#,$?*
8:=R\!D$&0>ZW()_;@F]C$O:H,4S"71=MD&MP MGYE
)NPYQNSF;243/HK"I)S>8>^U0/]K&V^BV=Q3N7$/9(35D;8*QN5.QC3 M$[D]^<
*2ZS>7(U[-K >5!3,3*L;Z*G5,RFA@/4>;1_$.6QD[? K6TG2P-H_! MQGH.UZ&U7*
G)2$9H;596N!1J9A(J&N5%DF^Q3/,M@J-\"VLEA#$2/QZLK>!A
*M':.:?!HH%4\C1^_#8)XU@^)+DR4[I\L?^Q"^*E2S/4 M_VJ^+2OT3HWRPZN5%E?K]YE**
*[$YI9^BM"J=?TOH^'AR M6"WXT#]N]]*B5J*^#JV>+FK/:C*P\VGN*]O<\2E(*
*^R[L=DQTS:[/*GI XQ M5EKEZ!0K%BS>I?YG'5O$-K?;$^=BN]LD.#BU<\1UQU!0A]] ($?*
7N7=D_6/T M>63]_.'#)VNZ$K\@#]5/X5H,2;W2[DGB?
83TOE68UQL\W&\WXJ7_O8W683)' MTRB>S%?Q=IW,T7;R: 5)4=H;B^QB5[I3D [.=TZ[>-
*\K<%-7/[9SZJ)?A 87 M"%-:6RRJG*IT7JPH<5!-DRY"H:7*
[T(MW^^ABA=@(48\HOU*%3%?3K_L9K_MW?JI*H\$9&(EA(I^A0&Q(PC4B.\JUL;JB?D;*

[_U]M0DMQTJ#LM8AK&M]VJXG MXF7W%N4?
*R3M]V+]3H]M*NGZOQ.*G:"F6)1)"\WDC/DA$4BUH%%L_K=8+"]O#*
*M_Y4!K#T.Q+71,HEHB7\=5LFL1;+4*M'N[>,WS\@.K](0MI0E;/T6!E+ER557*
MN_;15T(+'K#QBS"[U]O6(_AH(UPD?^/7.Q3SB?THD3,.[A8,9<'I")'5#7X__'O$%3;4R-LT
*QOE;A=MB1 M^'Y'^N]7G73?G*_PVQ/5WU;BE^43XB_K8!I^6$Y_%T*V3ARH:D__ZUY*
*OHCG M_#!?3?X\.D?QY 0GA$([#^7OA.+4]201N]Z&@['Z'>OP6*5Q/LSGJV=E*
M&$@!_;@.Q1YC_4V<@F7QW=N&P&^LI\NF53ZPN7@/MG--:I-WR7I%L@_7YEJ
MY=SX/'D,I]MY^/LL55G+AZ,Y_BB,XI>]_^*+_"QKLKVWL]H.,_+/(:LY%I+ MJR]I]?OJC#*
*(1IF*J >76"FAH#=*@:^VFW@C MT*3.%L5/I7<%*
*['*9M=*&1L4N'U%2M$]K#4UEL8F=;K'-M325Q:P$(Y;N.O0&*
M"JU51]E$MC2VE6TGUY;40-9.^?1T#DKUU-7/V=
*($*3J]YTX;,\R]GF6>9^[I,@T,>9\BV=;'=MJ! M! 3)G%'5^44CZN.$=@0*GU+VA((NX9D*
M/ZEZ':4-W:TU87E1NR:K^,NUD?J4U5P_QO !ZSNR1<5BGAC"8B:IRMU_U]3:
*MZ*HG$HJHORE0T MKFNNN."%JNV-V_\:MW#5&:K\>'K=*ZBUPWLES@=:3S=:*
<9B/>FTAQ@U#F_^K MKJ?
BCJKE0J(1%U:CFS_I/\@H[L'UD15HB%!Z0.&A#^Y7BC1L9NB#%([G M.*
[94\MB"R&TS0(RN.=_(7J4?7287(=6EZ3[MR9;9UFC,UIMJ-
*/;Q7PLO7G[VHSA*H:0Z3^475C*B:.3GG#=P_*
MRF_[6+F^L]CJC)P:&HF=0PL=7IVT97:T4]3IW:7&BG_=K) M:]VLCM]S;9D32M.U[I.8*
O=)'335MUDM%,W856"TS5;H9O$V9.XBJ.K#@XA MC>G_E;!S;*8,$7WV6>KNX;9S*
M#TM9-=DXO1O#J'2A'E+=N]D^/B IQK*APM^@O6F3O\(8XGAUJW?ZNF+*O1)_I3*
*RDS=@MLQ- MJ4-V8GJ*W;5.#O/4!-$;.E;Y%(1CXHF#%7ZNNLK02ZL\E8PGCM>W-*
C@KEMPS MBM9@=7TKPH)9/#RO4X_M:^(HL-
EJ;/+IJQPF.ZLC5U5X0^ZM%Q>65VFN%QO%& MTD1+!T89!0MLR95"J;75'>4
/MP6L%M:W0%"5<7:0]VQ9,4NQBT;:8=83>F= ME)=> U3YKCUIBA=YF]) ^;'%'?*
1IIXS:;1/:+:Q> 2&ET0Q%0Q4"ZN("2A@. M=1H.3GL-![W3UQQ-5BS!E9?G2F$V"+.A0;/!::?
9@-E"O6I)^9 04&("$V?- MX1]H6_]BN$S&!NDA85WA+>_)SSD9)A<-Z%2G]
(;)1)#7M(FSH/O03'/K%Q8+,@))LSP?!VN6>@;H+' M7M7TKXL.[>+A@?.01.4RY93)E*
*O2)S*L^"\\F&)^V;!]5LR58OFU7I^2PH&D^"!=QT%,GLW^3GD,QC]OXE7[:H..Q"9O=CH-*
ZM_S9&? M69M7%4:GRJQS/8?/1_$*BUN\ZMQ5CQ=*
*(TOM"8LGSA\&LRO32JZA3/&3S.$L! MKFFL#8])O(?7@V\F<*TUT+C3-T_K >B?**
*<[_$431PXOK3>FI?/ ^F,T"/Y^# M0!5]M2H!/7>8KV*5@"-K>K&XL+4M^P2O7">O6!?*
*F%:W3UU5-5O1B18W@%5X M)7@ES?NZ**_HG;YIZ[*N%#/*!:_P BC!*Y17[*
OSBM'I6[HA&R4-'GCB%2[\ M('%5G3/O>!9.:4EA5KSATT)HS#=-
L@Z"52.CFVO<6J&1VOY0)8^5^[6T_]OC M56]4J](^Z]CFE4:Y=IC'2G/S4Y?*
U1VYYYPLSP_:R1;T]KMA2.YQ7AN&I 60 M-%39.'TR@X#DU4!RCX_8,"1ME)(]6>V=
["$*2%X-)/>X8@U#TF%24NN='."[M$"3YLE%O^ZJK.H;=D5R"Y8KB%':M#B,VP<$WQ,&
[&_%7YF!=00[6KJ?=HN!@ MP<'MX&"U)@Y6.WVCJQ8;6
D.%APL.+A)#M[=^+PZ!VO(P49QK)?@8!$Z:LU5 M5W6Z7RXCDB9C52J3KNO@OL)
*[G5QC="K%Q,IX6AFO^+W%JZXJJ"]JJT1>[S7G M]=966Y48*P__*
*+%5>*J6[SJJHY'1/'CX5>)&@INBQ]U6Q0_M"DAR5?RH.Z+X44"2J^)'O2>*'P4DN2I^-*
!11_"BN:FN>1&X"97+.[S^WDKO MD;.[3Y-_/D0#%S$,<54^0)=^G4!-ITG7:S%*
[>R79=V&I(-WI M WZ+L4-$EB;-N.G+8@8<,%S+!L]!"S.'O/R3O]WP?
A;_WU=.N=OUO+(]>M M^K/(564?OVK(KY^"4)23:1X0N!_(2&2ZP/#>C^E&?
QXDDUCB2_FOA$TE7 M9$E3-$.6W/D\#'Z"#(O)="D=>]ZEVKW=IP@/?NR-
DMSV1S)CCS^%T M 8OY% :S]\%LOHA=?-S7\:;,?)B!C"G-Z3+UPT_A5$>YU&JQAU6)=-_X
/8M M6$2X;86\G#0;9PR[&GMWZ2II<0!<'1)),N4QK!.BH+1*F(,I,@6'G6ESS[] MP*
V]/!/!H&S?KYI-4M6*T=63 $I4A&X:XH+1T(>_C+:I3!B@1&@%]V#,X$"*
MS^\.D1VZ+,&SYV2(3YPNNP>(S!:(6GK'>R^&YP]W6X]4^-)>1-)W,E^$PXD;
M$>E;&#R'[DQJQ("KJ!'^SW\XFJJ]16:'_8)=P]U%<+K^DGYGOXVD=X$;CA!!
M'[P0]C(((\E= .)">-![(7&RQ0\9M1AKJZ6"RN[T3:48%X, M::4IZ9:?OWS:5$P;\!Q]-7D
*M/X/>\8(D7:-:CD;>+W4 MI8B6T:Q'IW+C4XUHAN# I-2-3D'ZY\@BUURMW<**
MHN..+)]"XD:+<$EW_F'XKP6(\#1?YWT0Q:N[EFQMK].WM:YMM&1CYR1DFTOW
M%B0]J&8@5A1SO:^[4Z8+AO(N%OX?=[H@9;K%4L!NW&X%<[F=?.BRW;XQEX3;
MHAB]6/DXJVMV>#N6 1J1 M))"1Q6725KXTYK#"5@2O, +N\>)HJ]^Y$6?
*9^";>O["9=;+*9$'? &O-S M MM:?9]D@?&JYI.ZH[-BW;U8:*JUN._;^J"LR_^E7=H%?*
*WG5=1W'P)8B*IAI0Z M^;^OQ;J+@F1]OQ%5(9D0/_)>".NQC#=\@I^\FP+A$L"*
M.S]',H<@:OH/P^%BMIBZ&%OZ"L@-I;6'2.PITAOLY?QK(32_N17;]^F@]WP<

*M3LAH,25?Q[GET=654 !7]D0[3)>0P2HC@U4DP^\;@,P1$B\N(Z76X2?NM5-6 MH688!]-I\$K%/N5@(&($RX]HL).]9_A>9[/_@DT#GSZ+4BXAZ_O/TL#=^KZ M0W)PM-&@EZ 4OS\LT,A6N7ZB!/2:NO.(W*=_>9N>5GD^?6OZH[Z5=*5SWP M<]TQ#OK%MD6I>E? 3;/X6I3B'/KSQ11E=S2S_ZL*4VKU]QY_)5IE:MZZ=WU1(I/@#K$N_^ZS^NF%=-KG!;+=XPOE[-YI(MGT"]2W\G(]#C N=%>*0OBG+[U? A"'QATOI*82;39FMMVI#TU(&T&Z; 9XP M5K.&^F/K"K?JR9)L-YY5WSMFK\O2PSSTII*Z'DF[J_ZP-FI>=?)MA=?G.L7V MS8%'\ <9F(DX$;P!_*PU>)8.@/OYKX<7+@XO1+;O3MPQ%MO7B>5C!W*N3]SE. M@A? <=E/<5NCFU""W.9V^IL@]M=@B5#";8+8;8+9"EZH&F0UG2CBR;A2/*@6S M"6: [>F8KI',WQVJV E:DW9-[/=ZMR)HZG-+G6EW-+&&4XG@%3GIEL>-3$@-L M0@(KP3SG:1#A\3/60^#15BZQ84[3*1KK?%JA15G[&I$=J@T+G. M $^2[V0X=:/(&\,+T^(%V,ZOXR?WYT,6&LZ9V^+6LEF5D":NV& M6M78S;F 9H#+J? 9DI:2ZX.Q0NZK.D%LFB-%4S$@*LUU-"SXQYZJQ9I&W-<3D M--- UD^&P3O@A&'KL&#EF2=OU,J'9Z6NRHY[54-V0L@C_; E_62 M+G@">M< O3T]/VI&W-C[249W_R9A4 HV.RMT%VB[0K15-6TO(.:P@;TMJSHO M&K;.H*[=MOZ:]@/K"TH]#[0 M*U>AB/0PD1YVFG+M%7K"-I<@YNAXVJ_*9DG,@*\$,<%M@ML:X;;"*-0&N2GCV> [.6GDK3[JIH._'@6/J7]!XRZ#_H."/?HP :C8(%-Q6Y HA_^_MM""Q-MO5BJW_.V.T" MQ]WIO9-;W.'U]V:NC\%:WP(N.A0\NYX?26]8HX)?*W0JJ/7D7"2DYY1FH7G/ M18HL>VJG[\BV7>1O4?;)CAD")9 M5VLX2Q10XPEJ>M4 S[F AIT*%%DKJ9(^.]*NZC3G; (T*:DK9;A_?G6JT@6S]H*-"GKU M-2H0:.,/;94MVPN(.8=V@+;MDQL5U 2\FB*^-]:HH"8/\\J*$VN.W9ZY*+'7 M8_ZG5FR4=UP4E_?4Z1M&:F/QWU,Q6X EK+? 3U\U33@X%'*\-CIRVS% 5M;98 ML4 KMV@]S12_,$(U/*DUK;K:(? +5?.#$*#1_S0>,$U(H3D\)2Z:-E^39W&I5 M6? WTX432U9/"6;4WT.E)9:JB=_IF3Y4UI[ZCT#4-6S/IZ?[51% C=+OBY.7X^ M7*XJICTD,#1ZNN.)OA9\+/@YXR?C:H!W3JXV>KT+=.0U9+T\):Q9 MT%^G=O9:3,Q>\? K:@M>75.1W^H#?:(@GL].!9+AYGK^@9[3]E(A?%C, RG#-_M 4A69. QY#R(//S!? 4BF\,L7\O;5&\63-(B5^U6R.&7U$W< JUS$VW^2H]F0 M ++"ND&O*BGJZ1WOO1B>-JQ0JV):&WY.[L])MG5S]YG<#4+B_KASQ[#\>W?Z MZBXCW(.\/P7.5)ZD%:CQUR**O? %RE^-%_]S8U=6(9/-.8]P*7Y'10YQ]K'=V M_,JZ4RLLB0)K YFP4U-W'I'[]"]OT]8>GD^I2W_T=MVU+)F@2A_(OE[1J:LP M6B5!O.3)R===^.JWXN>ZTS757NE72E<]\'/=,0[ZQ;9%J7I7MW7^%J4XASZ\ M\4497! NXR2@J M:/ =;U=Z?G0Z$(=.7WJC_EKY\.'T#6: [Q1/.W[O11/HT#5ZEOY/1\VH3!$Q(UADT48.>*/=-@,\!6!RKZ'^V%S)0WPR MGE7? ZIS6!0,\7"8MX/2Z4RB;S:?@C:JBIV>U .SY&NBJ"C: ZQFRHXIVU8+; M;I+;SM=N456P^UM/-O4;2!L4S":8K1! MT7+X&J#';8] 5;5H!-$Q3G:B!/2XA%[!W+A0,PY MG;YNR(95#-Y>!G@U!6EOK%-;32[F#;=PJ1"=/7,3%Q4[M>FR9I_,FH?N;@N" M(5>&U,8"P&?&K*;0F>R:7>PN>,H,* '7=L/U;(T%#X6K6ELP6:#U.M!:/0Q] M;JSB-"0+P%KO>#T.TBQ.GZ['63\W_814"I'H)1*]#NK&=L8.3)K>Z5N.*IMZ M# <.+N%"8@MLMQW;6?LCZ09G;YMR(XBJG,$L]TDLYTQBUDS:>#"[(GJ',%L MM\=L6M4%H2\JBE51ZK4(>:QNX"BRHY30U5]?WBNW^K8+B6 M,]R!_%88E5 _FSG@N,A6R3BW1KHQ53MQ.3D_03 Y!UB_628_4*NJYPS!L\8& MNE[?$ 3!;YS 3O!;%7ZSSMC47%? AM44V>S5-WZH(7:[OE-W7IH;B!3W:EJP M<#1VD;)-'3L? R$9)'%\44G")LD.-K:J'0N?"&X[:!(/,*,[:/#B8+;#&ET0K M= >\#,)T]/#-DG'#0J)QB;*#))I=-:/D7&C#K!,-',Q3D_:L M70_T^KH>"+3QA[;*ENT%Q!QV/7!DVSK9IZH)>#5%;V^LZT%-'N:5E3O6'+8] MGQND M:KUA9 %4;H':4 #ZW(#5P$C79=,NQB+XDJ]W5\>PV? #@LE4,R;3RD]2:6ZUD MJY\^G,B[>NI*"UG9S660&7JG;_9P$E5]&60U["??"9V"H05#'U1F<<8$;,, M7\^0%;.^!&S!SX*?!3_G^?F,758,'#'@R(Y67P] P<^"GP4_9_QLG+%@P[!P M[ITA]W9]71(OQ,Y)5"%=94)_6$5G([QEKWA];<'K2RKR.WW ;S1&DSKN\$=Z MK^3R.^3)>]599]2_%E'LC9?L(\?$3^^O\.+ZH:CLR_>I5$XJK\V4NQ:Y>EO MUPCE="U*A<_^<+H8P2/<<8P(<7\"B[@SC(YAU0HK5Y%",G5C^&<<2 ^?'H%) M!K!C9+@(O=B#K^.)&TNO)"12',+RQB0,V<5_?_I#\GP,O&C=] [/[N/72F8DY#E\LKP.4('JY?2^TW(Z)E$7>D);CI> M^%2:N=/5>EQ_!-?.$5SPJ^QC/%@O64;Z.M%B$'DCSPV7TJL;2=__>$=O].?C M!QGN%LT)/.>%3) <;"$.IBO+=\QQYCS5.T:WZ&455*G$*Q4 PG0:OM+X-7UK*D(K;#?28!S[])P @P)@] M_2PC&0(,:,9]YGZ53^E&;S%))(($&M$8\52&B:FEV"#W/N"V *E1E]F794!6:? N/"+WZ5_>IDV$ M/)\2A_[H[(*&3%=AQWI)Z#YY:>J!K/>VS28=QOPZP;S]G.^G8? 052_3*QGS)?Y%WKH;@O@G(4\.XQ-5$'\P*

MQ?!Q33&L>65G(+%J'K;]K:#OVAGLCM/7@_!^"U33CX%?"T)7;WY!!R.>! NX
*MR2@JQ#Z.9Z[KV7Y63GGW5"W[^&C6N4;2]N NTARL_MB%**
[6E:=F!X\&5VS_H#ZWE1Y;7\[N< O/9@[Y0_:(L[R\OJ$@T=R\)@9 M44.-D-*
HKS/&M5G+Q9X;8OP=3I,S? +=X"O;5?\Q@^L!0^H&"E!51,^L:S)S# M$RN<3E_59$.
[HBY4@J_:PU>'IOB?F;&.8JE>IZ_+EL%!HRW!3#?%3'SS4EI+ M>#!#F4JG[\AV2>]?
4%&\0.^*N>I %>6<.FC_$:@B;V5<7#;*;4O@KD$_Y^KWW)S/.'P[P!\P=??F/RCRP M-*
C8LH!N,\^FS25\;^#S?L68S6-/>(QV2CRF2M3PYN<%E7D?VV=A8FU*[KCH MQ?6FV*
*HD$51/"?R>@K^3Z>@I^,.-\G.0+PO0H@*KH**OZ*8ZRP*:0H'N@^8"]{X["IX:C2FSE*
*MY"BC "F/(*V>0<*WFM=1S?=Z J4M06ECB4Z\JGEZ/J@ZFE#SW&.SQ= \7LV;*
MJ.8=M3@9I?U#6%6'Y^2\++MF2">QJ9^-BZJC6KIGQJRX30^ M(K!M)P;7!-(S5=(F1LL.?
**J']3N](UZ#O@%-#F$YOF0V<2\2LNADZLU[,0I MQ.>U8O3IV_:CB32>!J_)Z!P^&U=>O*
A- MK$RLC+.5U1]"UV$#LZX!C%N:C;6;0KERW M>BP,3(PP9:4G2O[X!UM36-L;"B*
*\)C#.5OO]&T9_LM)*K: &W>R+?6AZA%M M!G7U+9N#)BT":S5[[YO>M3L]'N6;(A2T1:*
*K2FLG4F/6F"R.;)F*D*1M@-O MYQ=N]2I2N].W ' *![*-F_HY#J=.;+KX?+8PTDXHF=-*
*%R1P_;N.FT$G3.M_3 MB21 ZK/D,W>R0D1(@N92]57+_B.LJYZ&*70K%,:4@MP7;]@J]7"*
*M 2\+[.QA $-D/I*D[G@UY1E*
MVTX\7@".>S/"2Y!HHBJHJ\.P@".W<+R$>*R4]UV"2:O3U\WB8$$A'6^T!J&^ M4^::BQ
*HE1&H3 M95T.%LKJLN-PW7:@SL%R9I?GNHGRF]J/H$IA#=*0AJB&2]:!>%H8.R?3M(I@*
*MS'5I&-=5.V)QMU")Q>_*1(V8J!'CQVSI\9;;WL/L!+"M:PCEMLQX;A_63H5:*
M_1GMNR=T]%3>)G0(B'$GSFH]%^YI0II==3 K^9,<^J=OB6K/!1."*PUC;6+ M%*
*(/U6$=NHX8&00)AO"/LPHK3I)GQQBF9\7Q5@=U(*E5-N8PWGBO [?ELSSK=*
*MH#UTBUN0>GME<#V?8W_0V>P>[[Z^8<4"H;PC]!("M8G3V9XCY*E Z]'&^-G5 M?*
*^_T&(. Z]7#]6*Y69JBG!ZB$ "]>H#RH?TU13T]RG$.M-:4LW!R(QRC>YDV M.(6<+9K'0-*
$"],C!)6UX\P:3&D[I'[,C;EDQ28\1\UZ'[1X%"T!IAH;3A %O MW=)_.3)L0[Z<"*
(DRPESB(PT^9KEIBEX;JK)5DEGE$9Z2553.R=E=]> MPL= ME B!(P1.%<(<9)6=
*('%J]QETG,NG*C6<-0E>%[Q^$[Q^)E9OQ.DR.GU'-JUB MJPYA6@AQ(\0-*
C^+F(-.B,%B5D^BYIM#6$-C^K+Y2?,'[@O>OF_?/S?JUNQ?8 M?,.1=;78TD 8'$+H"'#H]*
YN\'1B=CXTAW5>[I-4PENBSK)R=0Z2J3O=+I MT<^:6.BMY,+:@BO46=-*
*G_$9)GIW9,*I]6*

))JM)ROTK6IZQ^X@Y@H8MX^T]R9!L"+DA8-X^H2LHD](IW7@Q/
M&U8H[<6)1&MG7KD_)]GNS=UGCKQH/G67]YY/:45_]';FAL_P;LG&EQ1GTS=B7Z_>NJNP
*T^.89,G M)U]WX:O?BI\;6M=2]=*OE*YZX.>Z8QSTBVV+LKNZW1-K:NF:-+T>/&E=S3%K*
M6I.I'7:GL^R=8^^[4XDMF\H+T#GD-+5W4F^1+SX/6 A,7)[\!Q;93!KI%T0#/I
MXWA,AK$@W8&D^T+BNV!<$74W1QW!DX(G.>?) XV&6K+>>38U/I !K)X,%Z$7
*M>Z*MIUB<6-QU+>YD@7?M74"?7<_8Q/00^C,V4EN^7G^P2>Y/)[%UM"-0E/5 MX])-*
_\RP^/=@BI3Y&R 23V:_^H^98GY@^/Q X;DQ(//PXUFGT^_)JE[,.V]M
M,TK!5NUA]\.:,_.5T=Q5*_3UV2K9/I6&QO4"69J#S/QS4MI:X!O!-*
_R;=N=FG&TLHX'U9AG" M=A/<(K1,B>U6PC'8\MTL-F/C2SW
*M8E+$]M@5>1T,=U:X;:K"ATP3?@K"1S!MOH;_!&B2#\&K_W6\LHG@#M/%B(P^*
M^P!R=KOCSUQ4.L+$T:_#R[AN8+8/E]O,=+/3-
TM:TO)DI@O83C<0'K6SG!^C;V6=]7R90GA]HO
*MR)5'\:.#*18]TQ(*@WMLMAB:QQLT/6RIKQA%!X\G==%04/SJPEH/,VR'\V\6*
M.@_&^83A57 K#N$!8Q*&\&DNOM7*$)9V2@BKIF$AUR[HB@[;]EFG6)B3.YY[
*M<;TI]G!)Y-E3@KRGX.]D.GH*_G!CO'*9$WQA,'L(AA[\((_EK^/T].]XRUA3 M4-*
)9ULDY)CL.V#@>:=,^E)X<5[@@3(\"J(JFHF85^QX>/-U&8%-(T&W0?, 6 M8D?
*A4^OT35GO%5T9(4"O *1[_9F6J'D=U7Q//;E*2*"42S7/%4R/ JB!:EXW M:AAA*[*
I)&C]:AY/7V73+A:%\21 &RT0=WC.DTR[ATC#B>L_D[HKO0\)\6ZM
M]+]Z5C^V(JVQ61D:'DP;7V")!R"-(S M%:,VH>-UA;J.)4=L0L=?
*S3/A\PF=+RN@OC49)4F9/3,:Z?/BU<'BI6)E;5B9:*OYYZ^GDF:WMD:>UYW1N^A\3*M*
M^@$._ V4WA7CE\])HL&)HMJRD8=8;.6&<[M0UM38-L;9RB@\)AS/UWO]'5#
M5O4K:L)UW7@[OW1+W;)ZA)O1Z3NJK)>$LX1L:SG6E,HS?
*L^E2A4I'JW;LEK2/I43V7;IR.76^CV5 MK_J]M;9422C@^OI.Z:)HCQ_OJ>OJ;)C*U3*
M13T:S_5H[4RW;.Q\[)R)ZX9!#U\TNX:VJ8>,,.<]4GYE>+T 7.O.8#=,>G9C M.HWG"
*NX7AJNEQ"O3>2U&U:G;UBRY13/&X5TO9+*B\9.*,]N"MB=OF[*MEK# MS&%1(\0A4B*
*U-J- %8,;-36%%< E4.@7D*D-J+^<8B["NU[#WE+@&B?ZKH+!/*.P/,! ML(FS6].IR?*
L70.4=J(T9XF=7[[W3 P@"KEKCA_R^E0^G6RH3HM$UV[0V\E M/-9>Z^@ZZ-
**5_$9W+ZWWW%K?K;-4(Y78M2X5M([F+WI^3.*

*9Q)+V2D$@AF0/CT!$5S2Z7WO#>BV&SAA7(M)V&*\D:!,$B3AT^/(#(&@#8R7(1>
[,$2+D;F3A]6A&7*[P.?HM]%0C[&\!]L M]X"-'IB*3[%)(9(J+RZ>@
M0R+$XD2Z\3W&MW/@>)A+^2"Q*Q8=%RH$C\#*83P#VFKP00\P OHT8G"E6#
M#2R'*SI=DA:\;=$,,^3G'"QGP/@%B0,+F9,A3IR:+KDBDWQ!HDA5;0CX+[UP
M[(6PG_]:N""D0OP>%) NLW8I:^)2 K<*-=1PNABAS(0+4 9Z/GW$AOQ,I"%] M0!
2^';MHL1:] ,J2^&Y\S 84%$+HC@8@@ZE4NG5C?B5GU\"4/T).S"IV89M MOP[+PN#-
LLB9CK@-:#/FK0NWZ&HL$P,1(X*_XR)#[LT1I1OYY#2YN9[)Y_=\'X6_](C
P?.'U!J:E]C3;'NE#PS5M1W7'IF6[MVE!Q=C<-AC]RP1R'A9V QF3T$*ML;EN
MU<_EJE*)S9^H0)O!DY=2$#Z[/OPVDCS@L6!.0E9GSF9A;HT21HSV.U,2/G_Y MM(D(V*
(!";^.&210,:6;N!;\@Q<;8@#P-0A'P/Q9[$_)P:77Z<>3D)!"Z"_1
M;%3K)>\#GF2RX.A>>J/^2L4YHH5JPPQ0[US_!US[5@(7&@D$%PP]=[KZ'*\&
M[TNB@]YEJKZ[T=9,\<.=H,4W>!6>*CE8*D.*%"@+[
M+84'"7UXZNI^">'Q=K!N6#YUWKSA)%TOW#;"T'%"+GA1=PI"(
$"=XX0DAS(]*W*_#=B9,F_=Z(MT*R)P Q""V)$6R>\T'U @L5Y M2KX&B^D(^]?A+21OC-
\N$]C 35Q\T1$!FQQY5H+_T1C$=FU_L#)HB;#8P2X9 M=N8A,'X(*TAA&^7
68YO#!#D[SU<,=V*98#-@\7SI!2&([@$R#64!B$\:(*- M6T%H_$A\[V8!/F;;0F#
[<1(O@!DC5<\ =GK% M!/%(_K5 BX.&,!A/![2"H?1MP35(C/T@A*6A?1_E'\0"
(;!'"*0(!.KVC/YZ1 MD;>8T1T;(?Y("&2.R&ZJK!.CR^35'A'#1%:.+(E'
AZ%.XTG.3X')R8D+JCQ MY=J'F=%.HSJPR!_494'*XP/'2?-=\I-
UM%B1Y>:8:5.QE'#0,_&I""H A"&;
M03+;T6[^IO2J;*_377S__:,T!3$&CY,IU,&88CH]X5'V>7:70F42R?
2ITV46]MBN^%,;=KM$VQ3N]3K2 MZ^?@!M8R4B:'&]]3NQHVY>VK-
XHG::95[E?)D;BR^HD[B(+I(M[^D]P"AU05 M-\=.!\;,3&>#SKD_)^$J%/5,[@;
3C_NW#$L_]Z=OKK+"_T<(Q<2,BC:2-M&F_(P:+9%O_+K? MMKK5_2[ZW-
K!Y;EFA^9>FY;B3."";:!GOUM=U$%:"J*,D<2::I/@A%L^S-J M"C2G0_)" %=,/RK"1J09"4]
<$/2KAZW%'T<>^@H$MV@ QC55(\-X M09WO] 3'#7WF-E/C9<,H@,VO*?F!.(4H/"T1
M/_=Q0DD@2@C6&&@,-Y?41:.S*RLRT\-XE$N# "R 2V.UR9=X=,+N!;".XG63 M@
PG/N[I\BZ-F-!K$@,KM14PA6!"7(ROX(,8*-"W24,9;OJPC$KH/L[H18L(M?
3MFEHYA6X,PRJT WHL&%-#,8-%GL 07X*;!SYDC^),@D&"V7P:+ E)QHAL
M4%%.3KHW+/D7T#QX>/2>;O$=N*0L!@/4P RN46I3I'1/!!%RI!%@Q8Q*M6S/Y M-
A"44.)D@TA&MX',XRS6531T,X1G"V7+1ZZAC4!]', ^P6EHFT6[,HRAQ$5)W
M(J]QUG>5HCN:PS9Z**40M66R<^H!0U.?K>C3Y7W!=,D!"+T*4ADX*$>
Z#5WJ]2U\"77CP//"5LOMLO@1*0X) M/GX,IB15-DLI&/S%A -&K/# &*YPTS@01;&$Y
Q*L:9?,V>!0* O01]8&*^ MI$>AJ) V)7Z4K&9=%LY
'GE)UL_:ZHHT2Y6>2P4^\B&JLT3HY%18=B$NCGZ; M*;5-
_ZS7,_2B_([L]4QAH$:.RF*Y6N*SDH8(?\ MZ\H)%-%PDN@VI"A=7^I\
N'!5LA$4:K&*00Q:0H?!&H+& HCHIE-09^9+*7D M+=9#_>D",I.#J0;Z.NDZ\ ?YA7B@\/"?
&+B,*;+A+NPH-EE"^JP=JTB/--B* MTSPP5!TD"X9E@GIU/T0+
(BL",PT<\M0HHVFN9%A"4">KR*L[9 ,W MI)0O4=VED8$B8%,
[*]J(8Y3$1T%R!\S^9Y2L+L?2M+AH 1N2WH;M91)>F:9! MJWUZ%]<.5L1B-
F>Q$Q9USMO0S!!Y\<@KT@@,!5@E'LN &X>/@<6#_F%NC!LG MV,P$7K*QR0%,J,F-
\C]*3]3HMJZR<,(NB_B#+7"0UT0PK M58'6%PA9=)5*'$272JODF("Q CJ7[*3"^RG-8.T3L-
5]Y-+_6OA$TA49@DF<=Q7 5
6MF$^RGJ1!)!YZLXC,G26^OY,%):*4+Q/^M^+EA=BW%+/U*Z:H'?JX[A]UIVZ)4
MM6OIMEA4BQ=E&#MO5;7*2+,WJXPJCEKSVCX6K;;Z\%#'E%_QJ+IT]V:=L+CJL*L$>05\
M)'FKMK:O;/5N*\$S5FWQU]K@7V["W^8Q VVD\:LTH WZ=AW5;Z18G:DW/L=- MH,II?'
3*![;.-4RG\O8/48FK4)G):T?65H!(/3@QDRVWNEK/5W6>L6.\ZT= MO"WXXFKYPCP77QC
%Y8BVXXB^$+PQ?E?[=")HE;%SG_:.:2$" M=K*GO9<$GJX/3Q<04(X"ZLZ6@02< .KV*XL
"0=7-Q!H0I'?Z MMJPZA@#0]0&H>?EC8
Q>MNQB&/XVPHX7M@*3DOVCS$#A6=5M!B8!_,.YR.ST M5<615>UD*2R\|(=_?
@S#EV@J>>[X?(S-K,'3L;G MAL%T2CN0,*8^G)M[P,VJ*:M.7;FWO,\|%C"N+
<^5'QCW%/"M[)ZL]E0!XVN' M<7-IJ1P!&@^->G)/.2712$"9=RC7FF7*$7HU]#$-V;"<-
HAC4G;.Q(\2Q[S>G"4;>Z%F]L.#@U[\:?5#AT(+$*ZUPN!#7P:8V5=FT M3Q;BAV[2A<*
(@L<$CQU\J',:CQG 8YHE&\;)?JO@,<%CW+QWS:=>I_$8/7>7 M-
56PF&"QVV2Q9G68U>EKCB-K>EU% I=T]MM505#>3_.!]D<_M(7F<3&["K_?
MNITGWUFLC.N5B;B:B*O5$U=CP_$N%%-+9C=L0?O5&TH57O]J#"7P1>S=MM(#
M1>+A1I(-3@B>Y\'_ZHZG[=\@OAT1P5^WQ%]._SE=/JZ*9O@Z/?,NA(3!7_Q
MA#/!7Y7XJ]<,?_4PP4I6#%O6C9K]?,%?7.!,\-=^_M*;8"Y=43I]6\-L&5FS M3\

*[#/0=S'3_UJW0]VZ,'O]$I>F),7_GG5S]\3BRJZJ+..*9/S.@K?;MK&D4F*
M9O2)&7UB1I^8T9=[\=TS^G0QHZ^ECQ'=&).5'NO$N05Y&WO58*\@KSMO4K,*
*MZ!,S^G@_JKCJN3.JIBGG&3VC*VJGKRNV;&IB1I_@"_[Y0CT77VC8W%N7E=,/*
*MQ05?"+YHO!F*IIT\H^]0#M%Q8I*C%ML-BA%^'.#GBEGC$,[84X%8'S<8G;YI*
*M6;)]>OM-T4N[*A"^57"X1$_MLSLG#0PLTA43^ N\%%YZDPI(G=6N;P126-^J*
MR(8M&B9?)Z8)G&30_ITQ19#^JX83W5/?*PBH!PZ8$RYV2%]EVK(_67[I+Z+*
M==Z^;N[:;U1^.77:D:Y@2VQ;5L6TM2M%T!X;\G0$J4JG;VBRJ=?5_50@B"\$
M[;$8:T"0VND[BRA&@>V"EJZ7MF\2\ONN!7WBJAN(UHMY?
7STCKRE(2P5#BU.F<.B@_W?5TU+=LRZ
M@LU<&""QP2/U7FHD]6VC'K2/"8X+%+G'J=QF-X[F[)JB'&S@H6*
MNTT6:W(>IJX9X.RK&NBP5@S$O,EY?57::?(PX4VL[)I6)N)J(JXFYO7Q0DLQ
MCZ62+Z(W,I)%PZ'ACFRHJJPI=25.B7E'/.%,\%2-JQW.5T^I8CF[HF
M6T[-4;2K&MB74.8+SI+RANS?0Y;J1'.\=Z+X6G#W=C6<)5F;Z,6 M(/?G)-N]N?M,
*[@8A<7_Y![BUGGG^7)VD%:ORUB&)OO$S(MT?]]$.*V%A>TL8O9E%A;NU,[V[^V'.! ,*
<5Q_.KGTTH%E5U4=6F.&XUEO:&
M>KDR:VJ;P'AZ\+UVPIU3V]0YTG%O!9H@=152;YT4R2=]^9NS6'7&I!7W7,I M#^5#N,-*
*E7OG1^[E]'J5QAGF4YQK;>&W/$6?/W)T]7WZ![;Y*D%>0M[U7"?(**
*M\K;W*C&&LNH82C%_4@Q-JOGT^EQSD[1>IV\ZIJR8O,Q-$GPA^&([7]AGX@M= M ;*
[05%D]O3V@X O!%XWSA7,NOL!B>$U6G2OJH"[8XDK9XEP\@<7KLJHZLF[Q
*M,IGBW#4QE^H%^N8[@25%[E0*QK\VY('MR(QB.XJ>)L.!>"!P^;U), MFN3+@N1I)I1A*
@NKBFQI=:50<=&'7<#X'-FM','88J/-M-H"6P+&W,+XT$2@
*M@B'=@DF3AHWM^V75*G;-%),FKP?*M2:0*

I].W=4NVM9/S!<2DR=9?=2O9
*MOSO&3=::YKOO-V*2T*U-*
$JIP:G'2,"&CU^EK3D_63#$03_#8S?
+8OE.=DWC, M5(#'3$U6M.)P>
<%C@L=NA,?
VG7J=QF,J>-4X$T_,3A8L=J,LUBA_:7B@C
>" M-
*0^C$$,G=W2?/W#J9)6FF3S,*10KNZ:5B1C;5*
M_|BY0J:.J9MR3X'_V2>WZ#AT@_CV1
1_W1)_[7'VC^4O Y-!9%-5Y)Y95VJK MX"^>
*<";XJQ)_]9KA+YR:;,N*8FU#Z'9/CJNZ*!Q"I_;$*
M$W,$!0S!,4,P=:36LP0%#,$STJOR\T0O.1;*
[QPCJ)]AC. !0!./$O,$^;A MD%>0M[U7"?*
(\K;W*D%>OA)F=C2L,UD\?:IMV8=J=OJ:IL7*
'4\$7U\H7NG(NOG Z?:/7 [X0H]$$
M7_#/%^>:CF;BA%E35DZ?
M"/80K!%LVQQKNFRED(G!EJ6;"G%=D.WT=

[4CU# MOHD9@?QZ*4U,4K*P]
["*0U;1\C&Z3ZPP!27F*I[
MXMON\8&6+L8'7C&>+C#?U,)&X=8-
CP^\E'GYI3!#,&D8?H)Q*48QU6)
(5;SA6&#K#WCL60C4<]MBF;CI@:>)T8:G[J.
M'@6$.()0\Y-+;0VG!BJRQLT16*O[@(JI@=?
=E529OF9[V/KP,*:+ING!_3%
MC*KK@O'^#%>.8(R-
XAP#/*J331D!8]YAW%3DE"M
FYV^UI/AOV)JX!5#N=8D M4H[0BZW/;$?
NU9:
<+:8&MO>J&XC1[Q@8*$8%BODOESJJ.&D$
MO;@P1 2/"1ZK\RCG-
!YS@,=L73:/7_H!O'MB0C^NB7^,IKA+ZW3U
M-@VY9]8<3!/\Q07.!']5XB^S&?
["4;>6K%N6;*IUY8L+_N()9X*_]O.79C7#
M74:G;SFRJ6NR55M!S]7-
"D2R#%EB$\UH*OLD-QDJ69.!_;KG0>3A!?
@=[[T8GC;<#6T-5VDI&^U! M9MLC?
6BXINVH[MBT;%
<;*JYN.?;_JF"SI;^:9%L^=Y_) MW2 D[H
[=PPO?
>].7]UEA'N7H\W,\],E&5K7QKVH0,:_%E'LC9
N_#T)$ M1/%-?%^&YW<38K6,P=HZ;Y\?
OKXAZ1UI3\>OCS\[>,?'[\\ MT39-
]MM'ZOCR ?[W\(__]_CY4?KZ2?KT^?'_XA
MO?_ZY/WQ_PB\=UO MU]6LWK9QG-
N',)JZ58TX&7 ME5@[Y?/3
(47.B/Y!N+KD.%I.RE@5:' F?M*5:3#

[^YYG\@H K90P-*2631;
MFH1H8/U"%65D=_I?
@8PO'GG]_3=W4R^<,C?PB$V[@
VPVYAM<#O+GEC+=EK:
MEHV\49[\Y/FN3V>)?B<,YA4A+H!\.2#KF
=A"""W6KGH5J?_G42+:4Q3*%;%
M,P=I&L&&%V1#"UN;-
<"&=1K#E^;6:]GK'AM_EA:J29^3VAO!JZW9,
M.-
\MW\I.L&KKML]NPDT3K,K=7N,8H3RK?
DR[3@I>;Q)G$AS;HEULA&-%@/=\ 5[L M6?
K.G;K^D$B/$T)BZ<%WI\O($WS8%C[$+;0=I
<2@-(>+T(L] M8>&V:N\$G]
[(7CN=/LX8E+X%83P.IEX@V+1%6X=]&@6;
MUT4+]LRQ!'_>PE[W%/1-:9E8 M)
($BE>A@;>DQ6(1#0M,'/RW\$6(!]D%P;TMV
< M2HFBI7S\'>\H;.
(V[:331)Q)G,N<[URFAXGW7O1#^L/UW6>"!
=O"@#A\ MOB?4YDWL=0^+13L>A-
[K:EJI_\/[U\+#QAV*3BVQ;O8$PF] M-
['7FM+I_^&&/XA0L&W>PEX3AS3"
(3V;0XK#M<#0]2@5I8?A,%CX-'OW6S#U
MAAYA$=^/4>S-W%@D);6'-
V%;Z40SP9PM9DY=P^#M,/"'WM2CMZ
;VL;7P'.B MOST\?)-:^P9QT-
JE2U\"_XY2?]5RYP_B1HM0B/36B'3<2%51=X
< M+.DMFK2TO-7VHFH]
[47M6MJ+UM];M&XZJ_ODFE;"#@M_1$**M
MGE:ING6&3JGE$'N:$&D<3*?!*QK?

(R\:+J((NS3/P^#%&|&#/)\U6\8/W4&P
MB*48?
A.NFC@%61,G61IG8AZ,AQ%E0%F:9@$RM.F
M_PY^'X1S&1M8=*4W(*5(&)*1% ?
2A(3$\R5N]#3QUC>:_C,F $_ZB+&+AF
,)*/WH"R3)K?2%>+\H"BB M99>PFQ$
W1N#/H9_#B>N_YRX^@FA1Y\?
T&;%V[>\K^Q,3K]R9*XH<3V[P,9 MDMF
A*S+N:ZR@77(JU/X-J/!G[Z'[T#?
&1"6K.K/[F,WP_.J2(AYYS_9YN+Z M9AZC?
OJ[QX\K-L %DD$(I%BR-
6@]N@8#";#)=ME+XB)7+Y9A]0RR^4)-
J[^&
MSZ[O_3N1M#YN!8"?/"]K4"NMU4\K689RF
MD"^O+G AT/%A\0PO)&F6+*F]GL-
XRD,A\^Q%V']EQ*0990$JW#W!H_0P MI#)-
[9EP#Q"R[HRR%0J>C#-Q*?#Q$#7*
(H*7B")\>,IY=$HD/EX"Z0 *<;X(MHP4*1Y"
+BPER.T\Z(<8I QH3%R;.YWBPW%Q+P&-
CT5Q,/R1?O:.:HS7B3><
M@(P;PM*HKIB'0!)OCNE6."^!+96^'!
(1I#N\P)S0O64K#ZFX8\0%.?DO)K48 M-
=\#+D"J^)X+CW1CD# @:0E]/US"2B9':#P-
B>03,J+2&Q[C@0T!HHK)BY0T
M)&)W8M*="DLPVQ,I!/*&7OP0>2XN/
P6SQ,I ,M,4E5%F@;#1"%X?O$'_2:W
'4H7Y1ON5BLWDRCY>GE."(9JM M([8O;_1?
649LRM5\^"S=AI>S\^%YGLP428X;0.V_H!T*
ES'I!%D2+83@D

M<\I@HS3E>!P&LSQFJ>180;H+8DE"*8,
\N+$H"'^!-D![C,-_.<[X*(9&"%P M&0HM
,2+.UT ;);2<\AP- U<-)Q'^43GD+P0?T%
%,PHAN$R^.\8]F" 9M@R
MD6+^"\A%_#)5^N-%O(
%@3R8$FF&!UOX;>A%/^)A'69BO)&>%?
ZN@A7()X%
M(S)%X@P6WI0:%L#JX$[#NJ?!TITF%CSQG
23./M)E&Q 3D(\!T W
MMO@9(7&%7S!9DG(@7@STARM).:_2/<$7
%[-P 7#.Q)O?,<$UVGQ=V+1D MQ F1GHF?
=A%A,GE(]PE8DH*!_/08P;,5,Q,MP&=2!P.>&
MMIH:G%AB;'2PL2ZT)F"F_F)K75."O9Y26QI
@6^JR MIBA4QMW%P$X2
>T!0$/Q3F9SV#J"SP=;2L(P&A($[I8W]_'_%Q
;'RO(L MEXB)8!TACE=J*)YR)!$W3
R[]!MX?!B Z3F#IV,(;HKQ-XQ6TEV0T-
!Z9N;D. A& M:*0/D2)(^- ;+.+$-@?
3/5EK!B@,E:.OFR%DYBZ3P&'J&$Z]'V3J3?
#FE#?* M(/X*)A:"9QT)\-K@Y-&8@(N1F-
A#]R'>]/D!HAXE4AKBA =G-$J2U)^6H2T
M5#07%4YDW#Q F8-
<5I'\T@BX.Q&="72W2PT44P-"_)6!#)
HLZ'.0:&C;.6' M;F8CT^S(5 [D/XR ?;(?
NYO;PARZ]IE\KEI-Q; M^NR#<*<]!-
\GD5WDX4?
0_(BTA]5ATW51;3>#^M(7M),2ZT:7US3:;LH
MS[G3R3DUO$88'O70H
P74RKK0#1.F3WF@CW :)[$IT"@I??/'?G!;S

R^4+C M1"R^RR1F<558LI\MY\/G3ZO5@*U
8UG4?F&AAYBPQ%R_6HL81!@6?\2(D95?
Z,SL#6)&"$3CWFAC' MR6)M*6%RWX/-3?
Z%!W,TIB@5%KS,+R63 R3)<1T5WQ'4?
$C/^,@H>VX2F]\X MVY.28SU-
EF9@MT;)JX2@I7Y9BR3M>AHS;Q
CB6$$Y"6)M5ORNG2_*4+318&!
MG/M^#C@/1F!,@5M
S;DLMLT6EKX)VP0#S$<$W.I65+W"EWI7M
MBI_!/,J?
8:],,T3C,QCAA$6Q4.6':UN9!$/Q]NNAM%]L!2
M!

,&#B0N MIKPX)1OF?
AYX<_#)*>X)^PRF@>>")2PC5_56#7=G1+B
>35Y0[LI M+0NQ!!):28P2C.KGI^!@9U=2+-
%QA,^
]+ZSV*4NPA.VWOD;2CYL%BZJ;PR'3>=6@&
%!NB4X#W% 4;2D:.E00-E(
MPE9DU(B,'KM:?HR2UR]8]VH5/?,
MGGG/[!1%$%IPTTS)HMVIVZ*'KQ.
[BDQI0=H-/ MAOJP/]+-45.';@?
M'$..72Q^&O='. 1B6B#,%&$\RKA]8-
RQV=305HS[4J$R MQ;B*,&KK=(UUJW'3"
<6V+X.="U6WEW6X]6L<,;R@D7QC>Z4T*;>
$?UX;#_ M!+-#Q3U>*/!ZBFY&+1!@BC
>YUS+'.E#>Z@XMY4(4IRK"*,67(/!4+
<:!^@4 MV[X,=BXTX>*R#AN^N'=8H4
%.AI9'. JV+HS4!'*=N+G0D,=BBX>Y=M1S])

[M@Z:.@N);Q;>*;T^9C#36S?
%X_[P7Q;#MRT4Z$V95=Z0N\BV%]HM\2Z']
(M]2 M:+_(MRXK5P#'TGQ1BD
=7#0ZT<((H*D/1NK(L9T(<@:7>7BA"..Q$.!
(-WN. MWE,=C5N*(.<4%U\5YW:
,###1[=/DDRB&'0^0+6V!BVQFNHKUWV
ME?H-/LMMV!$N?^R;O2O M>S^^)[E
@^W_98P4/V^^V-]/![KPU'_**T0]N/B
MIYTU-BE!V/;SINR%+ ML@#IRU[YX^X*ZX
MXE^E#I0Z4.I J8-+5@=O++UQC.
<,Y7'W1.X;NT'KQPZD!AR@V%6CP)?=:]$A
M\:X 4!KGB0=CQM-G1(%VQ$D?^T:P.0?
$6P? Y\?Y)&0%JU^J(C@\?%K-B@,> M2!K8'?
(<#HZB4Y]E[/']<>I+*
&B!,AS!8BI#WO4LT\)$"5 E !1 J0A8&Q]
M.#;U<<]6\D,E4QRT_47G".I,/'FY!O&F0Z6>5
M6[N182,R?EGO'G<60-
C&9[3EKW.FW<8+F/F!+L8-KU-
80N)F;/:@!:F6 MQ1I0U[WF1KZ6L,P-
(OA/Z&9!'*7S8'DU<5/F%VWW\/5E$M\%/M-
<& =IB3X- MXWL@SS0381L9M0'ZXX^#/_/
#[('0[OQ/"!<>! ^Z%I6K@X^F;(DA6'O+SA
%_]0(WU#S 20S_ M2&%ZG"%A:1YFNG;/M
D+ W8'"\Z38B+<,|
(F96X:1\S7JSN]9V%X!:B'T8)I
MP'Q#.P!5=)>\5KHR G
2IKT>F(:I38(P!"+27,+./_*
(<9'OF+IFFW9/!VAJ M0>0E#*$-
K[QVC''Q59QHPQ^T:1(OM-?]@6&M#?

<+\]ABPA(QI$5#.H:&U%Z,
M":1<+@R^6R;! J@J?-#\!/
7:9,').)Y,,WP7:0F20&+X#M265;M5"^(*LJ"
M* >6D#0%[\X2XA?\8@ZP@=\>
A82\:_3+BQQ94P@4E@6LI@S^(%F<.P?<(?
9
M*F"W09$^J8>&CF2^9%X&>PV!\7Z+HR#*
$%I=C5A A:W@('J%F.W>?+L4='
M6LX%R>!_ >#3/*G*T80M 1RP+B*[99P0
56$G0MB,H_@3:#,?QE?#!2/ <;#
ML[F;:>R[!W*/OGW_RX=;C<;'$AP@:1=!9FB_
E\L" M0@:(>2L(AB7"LN I+.R+-
V=^#A+P\^W5IU]!UK*%9A-=P I^=J-
OA6ZY=<-0 M^TR?@GP-
LCFRN>LC1F@UP".P^# '$0_@!T7#$L#9?V
:))TZ@W2K ?12Z',! M\F$ *RW!(W0@ZI)%#"
(/L)6C3M7N
IA3P*4$9J8!4WW3M1F)'<+#VN;+=V&T
ME'F(%IU 4C,[OA/%62&"8-N>U+3XC"$11"
[B#J@'E2(:AB2C+HKO4!M, 4PTB@BM]=
V0FP61=#GP&''-TZ()^>-K,..R
M.7I!ADF>D#S!%#.+QP8\^FGS]_[(&
(^&M8],PZK]?=M0 \/I#QJ-M/UW9]0[
MR)JLGM'O.6UV_OEHCL,T(S]XA535
DP$>R17H4+.$-Z^Y51[G,(B? M;F1][-C=
(^!L^%H-K#R&EG2;H(7*1)-
ZY/"@Z@0,I.;4I-(\R#6J)C'J=O!3 M?
<1UTPO1M24
****V&S'$S1.'D0E@T:2PG[,P\2"P8FR,Q7QGC?***

QVD.]/[;UH=6T4LO1B?>E>YN< M /@?
69J^U<"IKXVM'*T&PH4?+F^YJ=_7>TY?
MP>J''O[<-/3!V CF[WAB^/F
MD,4,VI/(7@_FFXW0;=M,Z7.Y*[*%S)W!6+?
Z#020JO+Y4@)H;.GCL?WBF#GD
M59IA6Z1/?32DSM_G1V_HX-<-
!W"8FH7.6X)-;K[1!>/D=S;+3_OL(F[
M'?'SMB3E]G00;?K8GJWU';TW&NCC<8?
*6;4P'MUR[7Z @)"NT56'0X2Q.V$ N#]J/VE/
M-
0/.,+J[D7B]I=CB<8(BCZ=]/Z,N7INNENX)9M
Y=H&\A41[UOO/S MKCL?
JO:'&KRU@Q_G\KH@R!XF$I"%$\3
4W3_^8Z5-UCP]DKE*[%DL_S$G<#:
M\VS[)QMYTR>X$U]_2:HL2\2A4_US7G#NTI
_IK1O>NP\I8J:R MRT40755!N@Z-
[3CIT*VR&Z!,1+H;:D$TC9,%O_R;L)E+]]KIZI
MF>)ML8CA36-^!Q?O*<<+)B])TM5;-PE2?
@W4!9$.(-^\?$;W],$D!U,*.XA
MTCV_(YM<#WVBB+:_VF>
[>TP6X3TO&;TZGQ=/? $(? M)
(0^$(2.O;&=VZ ;*
#H]X!GS3*O_FEH7QC3W#"-^1W/(/7R-!67=
[=COBB MT"%,?
2S6_#E(OU6O%&^^T2X<'>>.:QLKFGRB-
CE?REJI[WG5C8NN25$I*C)W M?
>UUS^B7A26FVL]?W_^N@?
61T+U@@%J>I9DKBI4\5EXB9=5/J=Y%PI8N
M$H8'99 GR!!^GDA=,

T2$&9_YFZ"%WAA>+RB=20:
[09"G%6$O/_[QY\UU[\3
M&FYKP1"N(D';D/B%WVC;_V 10S@+Z,?
M^$(2MG"#"-\7V_@W0G+[AE=]D] 7RP
1G.NO"W#UAZ8FZ272@%Y"N.&*XV
MJV6%9-D@^,GUZ!):@88K %O$N31E&
(Q$>&)!B6@N:E](=<2K&17WVCQWB1(5
MT,^
#3VL/D)0"/R_O@KZ]L3I6X,IZUO3GC<9C\9]A
?^@[[F#D]?[=LWOC
M5Q+JJQV,J;A"D')SYH\|"F*PF/,)%3BB^@OX.
&2! M7:P,[,BZ!2_S!&P(EAK:+X_(D]5:2L
D#%2UK[E+@.OW B3A0_::\L::HN2 M\;:MV
K;0IC
VS;9:O\%F<,5/PIK8V604288@HBQ7*^S.,DN
M(A#OTH-?D'=/";,L%OPJ:[,
Y[T'#HRH7MF7#'Z@N[?:AG%+HL*M]T%C7
M*UL?3N.0Y!Q/^@-K;]!4GH]MS\
<6>ZT/QBZMF>ZSF T_+T% ^B$
MA<^EQ+V5*@+HY#-"\]**!$Y!920 @(D;?
2,=.V- C##'W+UC5+](U)<5Z8K
M=\5)5T<8D2"]C,>-O-
Z1'#9.9FX4_$>X_6@X43D;.2B]&Z2\>!\5M0*
MKZ@T0VL*-!>N!\V V N(O.4K 2C$(JK
Z\%)G4C&@JC*P\LDN:"4@4G^8!Y9
M(!E9]SO,AI6=\D! NT0?N?*6H?VF(B)QCL.
M"0-3:
[:;>T8A"*"RI[*8JJU2NI2LE"*DA:LQ2:+@(F(F
%5&@G%/NK8,\Y3J M:A8

6>3\I$GSP(&=E2O?
13C@'F,V+HQ(#TF)P3Z"V(='61!JZU5PX$]>!
MC&!QA; 0N(WS3 X!"^"T3M:WU3 M_L,A7
R+A[VUHK]8:E<"CC3UCG!,PJ9(BK!J(BSR=I
M%O-@:O5,9]JSO+';&PZ\L3?LLZG-
>I.!/1KX]K_M_K!7Q!I:4S11% VM+YE8
MM:N*'_?%[_:"AX+0^<@I"
[4/'SZ4E@EPKXS_S&.RVD@4$UE6,%\8L<1'Z
M41Q>)H]V5K+(['QJCO-"VQ"'SI),>J@9A
MLY&V+6IH#!I6,U1K:L^:^LZH96NR3*,W.%
MD5(LBB.V_UO[9H;U^H]7P=R>,/1X(MP]'3:
[-G!;7<-T(/"3@UPT
%:*UOVV&/GV$0X<<]ACD/0 M1N?
@AD[NX:HKGP]<%#VU@9XZM?5?
@RA8Y(OJP=/G9E6G+Q JF#4N+FQ*VQUS
M"%ARQ\-5/^?81>U"8?
=_&,N[K<3R&M+342R0[I6/KP?NY\T, !
[PFNYIJH&"\;@ W?4.A'7V MP#-
C+2EDCG(4UC=&_3U65G,E$,GCRC&LFG,9E
[7WH MP'*,X9'N2;>M-
+2ZNM^4,BQ%&8HR:BGCB6UB%&6<.678C
MAB*,37 -#5,1AB*,37 -E,1X^4C'XQ6#.Q?
I6(UM'.=ZR)&#&V_LY\0V+K;E MUA-
B&_M6..VB"%&4\9S8AJ*,2Z&,IK$-11F701G-
8QN*,BZ",@:-75A%&!=! M&*/&+JPBC
LA#"4Q6I+%02 <&&WO:\S;1*TE:*A
XEZ&6U\=9"O*J*6,GCK(
M5I2QA3)&BC(49=0&B!1E*,HXB%&O".,B",,
M#YM.9CD\ZP;'Q<82L=R2"B8JRM@$U]@8*

[M?T.=6"K"4(2A"&-?SKK+&[B[/*Q$.:[1*
=3(&! 41(^'K94VJ!SZ>NQFHSSZ2K,?=
[D,'T3K'-Y7 M)X[''!VJP@&W[4NS16/D
R_+O7 $5%-+B9&,9_
'U*ME<$G9MT.9Q2%6Q/%Z(
M;D>M_TY1D=U&*MK
0"T:5RB%>G7L:L8T,,P?Z-<1_$6'CU/L$A+
<,: GU;Y]
M.X6,1JI]^Y/;_8A&8T&6\89ELAT9"I(T2V*4)X
O&3:FK64#%^.Y8 MFL5)JFL>[#)>,-&
(IFA!D?*N.#M)OVC'
[(T11MDI3WI/BU#G*)ER TUV@ * MGS?
KMJ%O7Z('(
VB7+1T^^XQ;"L:AIKHU[,N#$3OGE(8K"@,,
>G1
MQA^@8"@#D9K2<63CFJB7$6_)_+H/KD#1
[T)L$\T0K&![W@/*X*,P!MH^0:/&P8D: M-
5J/%1]$343K\)D7||9^;XE"^$'-6FOZ@P'N-
TI/]UAFSYV?T'MUSYP1HFP
MB6D(PB9/."].1_#5V$))>\MVD^-
]Z,L.G>YVL^QF_A7U)GY#O9!]L025L^E1:45
$3[=WG7XN6:-/$7;#[M./DFN]#%>890Y#;:
(TC9-ES,&WOH-L#@[[;([-
RW#0:L\V%*0!$C;0.2Q#YY_QO\51 M
'J9_LXU-8R?%6LUM ^9_#1@]0VO%NX?
V*T;E^/!RF8P&O7T?BLZM>EE(W)=
M:CA<0O*-P;.B/2G^B.@* ^ST!A^Q&?
X$<,=! P\(GWGS"-AP)AN:+_-,?'II
M#1I)S'^2]$I>)%IMK&"1SY]N"Q81W>&

(STAA@VGAD3$FL,_Q6J4T04Q:F@.[
M%/CW-[%,K$ -$-.2?
^2,&QT7J4OM9__@$E96NBY'*HH$A)FSNAE
&XR8VCE2 KF72XK(H)+
_BM;#&XOJ&R>2]OT3G9DR&Z*
A'WM^2ZP% F,^F+$I1;?DLE(JB0EZHAH
4TR#-I,Q.,_@3 M*
()'>=9D;0W9:JZ7Q"GGI)+V.#%/@R3-
:#75Q7!OBUXCNH/U^*!B -DK4I&O
M)E^B7
:=&TT+OS@$W%HW=$0]A[M&B\>O.N&/)^,
MH$@^2"&&-V8N:
(V\96IE2H;!G1OFI,V);*B[*ZR!>E7+KMXESG
M(QH+A@=3)*7QL0NH.PF#=,[;/ZY8&
GLO+XF^3NB76BHP5[)*CBZ$$%Y*+C
M*E].2102T$0MPL$C%YE\?
+3)JLZK3V(57Y?"^^9=Q>0H +L)2EAS
;\U"J[Y M@-,N;":F3N:(TO7]H-
^9IM76Q*O-.OEV8#^_\9:CZS%GN..J\;9"E$%
\D*=1;3EK) M3<"&N0_
X)FZ08A,!ZIFBOW/7=F46'(BO+Y(I:+@+=&)
KN)&; M)RL.*@R%C9H-
K;I8]AT4;2J4#/F$]>:+6)_16(0KSQ^
89U(AAB_2!NB6*'I+LT2 M0[,
<&Z)+"59:Y'A"@1;4) @1P/* 8S^+O.SB4L%
Z0@4;DI-6_A564X4H_V9 MNR'W-
BOXS,#E]M/B-
_&.YOH8?"4;G2PO4ECW2$P4].9&H.BMC'H*
M%5-?>$9@%U0*F$6)%/V673+C"/<9

21[2'I2A M(L 24*CK"=.W,J'.32<23R3?
%)2*% ?=HPL)\2K&X)L)9PNN\U7,(BXA[?Y
MVO;>F1NF<<6"6S%E, "#9[7ARA[*!/A?B
%A8=>"[*];8NJ\>
TZR;83NY2'&PM"^%.J#>PFK9A;& MU$HC;
(515]B,HFW@X^-#OBC!G4#9VC?VP ,
^%F<)]N6A/+:I\":QW@PE!_%
M<'X)@2XVYB0U5C%H!;]>FE OCKD(0VR5?
5Z"Y=E37P*ZB%EK,U9Z%_!VU<5
MNZ"4F3*F)+R.F6#6JH$L \K527E7)>3*
("U#N/B8+W3BBJ^YDU%8W*&+LSF
M8+& E<.PGP[W2A!%_L)O#-C9V%/,RS
(_P4_2> M-JV%]"'-V$)D0(
!B0*GHDM6Y:0!DL*505QA,H!"2@,1K]P(9,N
M0IA:IJ&]1S,BIL,]DII[/!PIO@'@:(G&
(D]CQ[0I)B%-,983'R4%Z\ER M
B1VQK0AY5]8]K4]&?F,?#])B) ^LT-
X'WDWN]=>G !&E E*5/&^.(_] M90 MT>
<2(Z@IXGH!2+_Z9Q.=LXVY.LVE97",\F/!>&,
[$$?>A3+YZ;*MAR8 M'3E!;VOB1WSJU?1>
$+H+E/V5O[E6J8.!Q%MA3ZZ!G=K!@I&Z.R:
M5#V&R=6/N%,M9A:/#7CTT^;OSMBP^_6/3
J^+LSZC7Z8MNBK)YAF'CZEZ>2+-
KIOWVOC;K8DOIV[T8RMW,G8Y=:
G\YC57 MTW$.@_CICRO;/ @I=
+'J%0UJ4\O% ;2@M"D\?#"3:$[:37^US:.T
'Y_.! MV]-).?
CRK0#,O5VS7!7W=6[UQ_\$3I]VO5+]=:>-
;9.O\!NOZ7 J\#;W;<4 M>!5XN_N6 J\";W??

4N!5X.WN6PJ\"KS=?
4N!5X&WNV\I\"KP=OY;"KP*O-U]2X%7@;>
[;RGP*O!V M]RT%7@7>[KZEP*O V]VW&C?
8WM&C?-B6JT#UK;R^8'4@-]2P( )6N*#[0(?
N
M:=\$;K6]WMH&M8U+=HUVV.HN=CVGKP
LH[V" O;>[E3T5K9TKK9D]W>Y9 MBM;:@I
SIC7'TGO.J+.D5GR_JW7JOF37.N2<
B\MZ)S:V,ZL;QB[MT39UJ#R
M"#6G]@/';8AEWJB0,:\@=92Z87UCU-
]C.34U(?$B]I5C6#6%I";8-HZZ@U6Z
ML(I"A:I=\AZX'_1Z>G_0.U++Y -
)Y(O%3G_HZ.-!4S= 8>=EL#,T]?ZXKY#3
M2N18]@D0TT5KIMZ*>[8U$=8S?
*8KZ445.WJ"<;-?9SC)IG^,S[
M%5AJF3>]9RFN ^V])3*A?
M.6;HY,W>XY1Z'Z_>32T[S)O4M[M3'4I-
BFVVPS
M'HYTVS(5TRBF44RSMZXQ;=UTE*91D>8&
,Y:FFS7]B@HJI<@WRSOU&S_+G1 MA!?
XOL*Y#J#"CW-
L5="D$JA:6JN6UK2NZL&C&&W)^>%-1;21E
<)9_<(5RN2=*AGVL,Z6V
M4='3Q,8%4X9E*LIHO]^HW)0G*)3U47;H15
M#^- 'LI:E':?QI*BV>I>#8M^HC:M-6UQ-
S)X5KKB7M7D]!ROO?=HKW:YE;3?
M]BSK>@6.(V- <,-.R$&:47?>-
)^DF1OY;N+K%(G-
IGE(#7K#.$TUS\W8+$X" MEF[OA=Q!7-

F=P=6[[UZ8^S#%FJF3NB%KTIZZZ]VH-
ZR_>Y8P[34X/-HD"$., M6V]K-
ZT#.6M!Y"7,31F^\MHR;6TAOHH3S3)_T$&L
L/?!]E<>ST>CHI7 M^, ;[28-#5MD%P/?
PVO+)%BX">Q>\Y/@CD7:Y$&;PR[@JTH:X.И
M9H$;P@?Q=)JR##\
(X_NU]__B+I;7'X@K%WD(:"$(:PE+
\0+!N]IO ,21.#_
M]54PGO0'UM@>#GW'Z[G]XU'<>1Z7I)+0M
M.$.B!LH/-7"Y0$MH\7T$+[_!=O"V>?WI\
[M/]%?K^D]Y&.*_!3]JJ9L%Z=3UZ$,
+#5T32T6@@*Z30>5.6,:=C#
M'W"TC!*#Y0[V%ENC%:DUM#>EEF7U5B>
Y./ M9:-S),7J5*(-,M/W E8DWFV_9.-
IK(G$#'U/#8V5Z%3_7.>E&;4C%U- -O?
MKMPI+/^M&]Z[#RG:RI5=
I%=54&Z#HWM..F04$*].HU#4(3(4N0C
).S%):5 MUHN)(,(?
W&R7'4"RHI[LWVZ0+W@Y-.VJ;P, "-
UERM[*OUS+6B%!1-N@CZ[!
M!I@!G@01UR36$YSYXQ*#ALFQ*,)X8F;QV(
9SRL?03,W_!W9]1K
M],6V15D]PS*;#76IBW*,
<7_4MD69QL#%#_>;>O 85]9BG,,@?
OKC'K'"AJ30"1RC4M6D/KU0&&S$ M
0X'A[T3P=L-H8W+!T_:ZF7
JMF=V487!2QCV&^W5+V-
%PN68/+IVQ=@H@;$
MU:&I3C?/(57<|&W7)T

=FTSLY^U[R5+5^GXT;522[I;AY M,[
WTC844DZ-
%.ME<=)%A=]EWSZ.TBS)>1H]72J#/Y2WW
M.7C#Q;*O%79:B1W%.FU&CGF*$&87]?
|NAW_*U&O M.
[S3&^JVV;2F9%-0=,#?.3.TVD-
];#7M?:C0VG:T6F/='CVQ.]T++#AD5P.UGU
(>>9+J.CCQLG M>2CDO QR^J=
3!>]PEV!ZY9;
']_]_'3;:H2TQH*+=LY5OL!%XDY6*Z:+-
T^J".E\KWQ)&U"E T
M"GDW[G*F7*V7TCK':FBJ,/,\S R?F&:J$'-
LM^H4LJR+ZGZ'F6/W6J_O>8AB
MO?].*\,3'60B:]#71Z.FNJ<1(#K@ZYR;"VO:^
MBN5S0A/ML$_JD^>Q-
Y^N1>QI'=R("P=*NG+:=D-
1;V]Y2X#TE>!O9YT[+#=8BH+;11/:E M6_L|
(Y#6-J V;H^QY]Y;H@'J-VV-!
[H]LN763Z"#SC!NJ9CFS)G&ZNFFU5=,
MHYA&,#)+)?;'I%S[(-^U@WI=I&1R?UF;I'
M&X.^:9A/](L4;73Z>Y4=HY*/NON6
]\+/C<(:]X16H/]PY<-&T[=!IE6]^
MRMQ)R*1C6P35__9?DP1?J7J]%;>^(AO_R-
,LF#ZLN/7.X/!.O64^)AIM%(T? MR8-
W$Z;-6,02-PP?-
("WQWPMCJKV5YJY69YJ]W,6:=F!%XU&)PD
%)@%?
O3I("#5:3H@CB2^9PDU;1M>I]HTB,!.
MQ;)/Q:LZ#8%ONS[[,W>]!UP>;MC-

<'I="Z;PRH.AO8?=(D'A5S""SV"382IV
MB2"AF7#-
_M250I_>@:RECVE'.3$JBH1'?!AD0K;<'&?
T69TRS M--'@3ON2+Q9N0L#X D0?
3,$0B#+MQO.
"S/<[N^XE0"65'RRYWN<8/\N0TX? M-D).I^
B;D?AJ19A,2(Q B3@:^\+HOD"M,IPH2F0?
2VZ;=-VD% 6FF5>_8_1 M0)J\ZK@4VH@M
M\Q[;4U&&@P6TCM0$D._"./&
>V8^H(L!ZR(#42QBP-[[R
M>B"2RN67P'D#ZP=MFL0+&-)
<>\K'_85Y;#%!9J>Q+1K;,;2O"K:K=_<1?
+ZP_F,&62O
ZU6!9Z6UZ^_G=AG]K:#=;M_FZ
M;VN5+3FP)7AS?00..1*;&2R[$,\^'EO^F<-
J#.U#!*L!TDN"%$78ZYZY,O#X
MB0/O!N7!J5D04
]CY)MGN/>!G\V%^5_]2NAZL_S$G0"WYMGV
M24.I.[;6XNR5/^>%B;1T9^QJ
A3[[M_D56+O>C9XNP\;%%3&%UA0+AFK9%
@;<=JU_[R#2LAK_WG?I)*E\D]G6^G7'I
M?.]32F'?V-2>L;]7WM^F&*\,>4SSOZ/;F
M*E^O;H%/S=>KEN=^+"EA)_WLA7..P#9E(
'(/P<-_\[2W!18 BCQ<8I MG)/RISQ+,
[#78"M-TG-;>T>* B-
45J3^D>Z>CV:+1_"\GVD-E>B?
****=O7OUQAF^+%(ZE"%_ ML41A&E;3RJ6*-***
"Z%-&Q5OOXYEQ6[XM5^?O?V29S1[%K/06-
7G;FBI+Z_[.\/ MVEC<;GW7+I

E;8Z.G;?"MFR]W_B6M/*^7B@"H_>MIC7!%&
A MYH6"Y/T+;>^M*.-1_]0\141;D48G2.,4=E
+2.,$Q7AK4W*L?B7NT8*:?[_F
M819LWF8];:B9G^^(D5C!5FCFT1CYNV>%:
MS]@"HT,1QN'M444:%T,:IS"!6D
:;2E.WC97Y7:]ODX(?QRY#+DZ6WFTM0\5
M[5)!XE9B!U,.^]W-
I#YOY+SAV%$)H>U#C&FJC%!%%6W1=
(HZVD\=MF$>JX%'
MZ_;:SI,5VVY5,R5>@J::]W461RG/Z!S<.CH&
Z MU)U!TYREIJ!0:'WY.UKZN&_O;Y2?
(48[B#3;:8RQKEM#BB@>C^N?X@!=D48G
M2&-TF:31EB,?>URY2=."DE'<4-I!K#D-
',D.A-6?7L)6 M$46U0HO9.=6@J/+\J;)
[!DO7J?*ECR!/L&%,?
LS!"SZ;BC0':8APK'(E:G'J M^W85NGE^-
K=UJM!>O:;Z7%XVU19QDLW<&=N_+OSIX
M;3=+O@1;FCJ?
5^Y6F[VI+1=';=URU*W>EB*GK]OV*0YL%7-
M>-D#+PUJC9])JL2.-QTCB%^=,"TKBP
L%_?_?QTVVJ:@2? M[-[
2._U5:W3=B+'MO3>6!5P;B=RT--XZ0XZ"B]
[X,5JX/YUX"!875,^A)HS
M3E+06Y%&%TC#OE#2:,NQ2"MOL"K0-
3+T_>F+!S5:D.1\H MV'-
N:!WH0[MIB1&%UK:C]
(HFMB(U*LJUXHTZDFC
MIPYQGGV(T_Z&L9^R.4M@GSQ37YWEG.R
QB3\A0Z3I%&^TFC;_1.4?

&_!:31FG.]15%*8HZ6#6FL6[UFU?
V/2>,MAEI M6YL-
J3,K113JS$J1QKX!AL%EDD:;"
[;8)OUV0C>R_15:'IM?V"$<_F\=H%_
MSB@H&_2 @&_E]?!0-O/.A-
^XXW'DUZ@Y$_,2?,LCRO/_4]ASGC?ULC
MS7*^ <&0,"W]9Z7I+#.UH8PS3:
MTDW!FLN9-C8UWWU(M3C!2\-,
<^&O4PWP/-?
^D4>,#GW'Z[G]X[ZY>"RDQ> \K3;>
$S/V@+ M-X@R^+]4"[)40#$&$U_'P"! M__?-
S>^&]AY6@OR3!7'DAO >+
W&@7]I\+\,]K($40>K275MP;)Y[_,89P&N
M&+CAC]R?+6"AJ9:G,#4LQV<92Q8
%/IVQXYU+65,.XK4V(. ZU'W(6,+;6AH
MO_[R%W>QO+[1_O+_1K9E7P,M!Z3EM!L
8AYE*$K>"8BGQ][$SB4#%MH%0XV M.
+*"B+ /-9C^)
(!F#B92(#^%@,96\4_O^2+A9L\H/#] BP=
/V[0/X5:/\N MJ/"DP
;ZSHB[(]+_Q&ZUVPPB\2*) =KE\#HE58$;
(XE)[&ZO$QMM<.82M_
MSI/2%IZQJTG"W&]7[A26_]8-
[\$B0R.ZLDM0*%=5D*Y#8SM..F8X3&-
D+A1X MY#R
](@=5CS0+RT%EZ@G5/*U1KVC;2GT_>>#_7,
-H"EX. M
(=0R=BZ.,C$<[*!&YF_;VO,7[[^@K#)@0)
(ANXR96_E7Z[EP7@0$3SHHVM0 M!3- N.

&Q/>:ETD(XX]+4C!,3@XB)T+,+!X;\.BGS=]
[?7 7G-I'IF$U_-T9 M]1I]L6U1EF6 7Z
6U>%%V8\.=92+",]]:]^8B3TL8R;;#D%>
[OK%@7:][?4] M]
['SM?'&:S5Q2ZZ_VQ110R6@2?
F_1\SW'&$@-9XFE=T><.@,37?@7/O-:VZO
MQSD,XJ<;9WY/Y]C'1599OX!$:,
6:JIG3M5ZANH0S]S&BP5+ M,-BZ3_?
OP]+"Y;S6>HH]LVIYMW04^.'0&4]-@-6R_.-
Z.#7./VYC!O&6EMG'8P;,NE0SJD
P:V_I@I(I2MA0[2@9UVD+=41.@ M Q;JYW?
[.%S/K9.FON_V]QUDRUV]J<-<$B#U3M_NG
MZ,MT8$?
D+)%C/;'3Y5F*5T4793RPISO#IL%:Q;2*:95-
=.Y1H3A*LR3WZ!H7
MWJ@**S=XE<>Y%_^"
<+65P]E2Y"A_4Y%%G<[5>X.F1=P5SRJ>5?;
M0_SVPU-/R@[DP72V[\VVML)C<#Z?
Z..THJ;IL?':0:0^M0'*WO>FSD-Z*QFQ
MIXRP^GK/>6+G%"4CVHE4)2/.U<+;87#;O
5WD[()2>-)IX3&0_,D6[9%T7+2B8JF7BI
M,K&#MGQ]M+;-B, CZQQL]Y-
>,GI^!2&ULC-:60<9O]-5,#Z7Z;O8*2.;N3/V
M-
'G0K+VN^K[;WW>03W<=I[8^O>P++#ED5
[>5R+&?>&[5 M8@^HA2>>W:.+?
E\WK:;WW133*J951Y#/\E[:;Q7]_=W'3[?
[E&Y52:%E-H'N
M])HFD:F$W1?"C4K85611Q[+CWE"Q;#MQ

$K*0FA-O* ME-
H.#)\:+3G_TKQ"ZZ:ZJ7%J5;W]
^3#2QX,GUH-0Z?;MQ*D2$>=J M['7ZI/Y3-
F<)[)/G["@'NM%%:+T_5
YT.W%SK%ADV_A7Q;P:LNR@KUBVG;A1
M+-MI,VA7S*L[MPZ?
80==NB];#]A^3^_US.[M^1W.E6-
VQ)IWG]&5O9%?_M@WSY V;8-L
MXYZ9>^Z]U1)V,'*PU51WQ*PJ$]!>8H(_+XI
7KPMLA+^'1?^@Y$^[#F7 MQ+-*^"OA?
['"OX/.6OW12YL1<;/BFN71%';#8+
<)|X.,BC|&V8)%V=-'+"2D./KL
M.7JH#\:=#G)?/$=WT*BJCX"W63K41;V%1:
*<[=D;R="GV< MZ'O%M&?.M.9
[_4ZE%MRH4S;>I/H] M4;[7"$NY>>/%C#-
]JV^U,NW;^G PU,=FI\,/+<[5/-
'WBF_/GF]MR]2'HP[9 MP1?
*MQTTB+H7&KS9E@JK93']\W#6DLKZV,SZ,
M,9)BI$[8$_*QA&
/5MU6(ZPMR1Q=^K[[H&D-J[1+EHR?9?
I[8#BSI$U2^^L|
M84S[%=Z;I]H[2K3\1QXQS3'UH\GS?
HX7BM&<\'P,ZASW8N$XR*3EM
IQU4&&V.B=9[\S>P%G?&7B[\>9:95_6P
M/?/,JRUENRU]; UTQV[:5:X+&5"*>,^;>'LC?
=0;Z[W^$UO/*.)M!QXODGA1
M\MHF2%Y%O(IXNT:\
('E[XY$^=)IV_#@1\;;>.3G] M5;K?!)GYFX[
=W.UCB\;1I9-

95O2!FFZERN*$/)#$49363&$WN!GB5EM,;.
M+95TLV_E/F3D(F#<**#5RAJS_R- NF#X*
(_O9?DP2_ MKAJ2.
[];L9V=P>$M9\M\C!QM2NI@7ASYVI^YFV0
MEF =81!'NA8GFEO:WBC??\
A'K6X=4#%8NDF\-
%]D,TWIH,Q7H^TK=.8@_VF
MH4S_;,ZTM&Z7CJ&]#Y(TT^9N.'UDY[U!2W
-SY='V'L.NO]3(*%FP#-:7X2W+%
(FSQHQO/X 2_6UV_O MM&6<9%-
@_C@U&K#$(ZP4^']]%8PG_8$UMH=#W_%
S!T;<]TG<%H
M^&_;LEXUF>UX_+9Q^DW\]C'X,P_\
('O0/@?I-^U7-P(\;CJA+P&HWE9 O8A8
MHA'?!AELS6L"N,,!JO7"N226!
(D%>!&9;IK$"\YV*$FBA[_\OY%M#:^1&]U)
M$.+K6:PM&+!TD*6:!WN*%\"S/EO&:9"1W/$
4^+8>)[=S.0-Q0NB44[
MU!P31T!290',Z:8XXP,*+Z;Y.2/)A"]/,A>$@.L
MESA"50K?
@122J\KF,R0002$E>6XVP)=%62QZ33P M
E@1R%H"$5A1Q)'H Q!C"
(A+82\083(GXC7/8AP]: M(F4PI#N=
(H!@U;Z+XCQ>PNL]R1*0ZWW@6
MH/9+-6!9W$]!8VF<)QXI(2_,Z1>
<+P!*Z[F@"ROUVY4UC^6S>\=Q]2-+?/]V"
M098*\PJX$*C()TS+G[+9[#519?P7] 2I!
KJQ-B)/U=94#2X9
,S,!R1HDQ.6YE(U<*EPA,_N5 MSS+4%

BI4J9+"<%'H>FYJG/O8I N^/85%] ,
[P/#E',\WOH1IR("\J 'QC2W]6] MFY
IM6!@L/BP@QEQL\|R0$>5,A*P%=DBK1(83)
<#,7A), MA#@CJO6!P8!LDSADDKPK\C>0)
(VEV/,H\,ABPB^S& -)Q&=$69Q$'L#Q0ODS
M#5;$DUB\47'U5AEO%1: 8IP)'_H,K#
(82SK96W:F:_?S .Q7;@8QA&82>&)Y
M8('G)$;K_050QF"IU? Z1@#"$/_K\8^N4C
^86\>%W#$ U?WB @@3#[*U!7,
M]W]SMHYBT&\1^1MDE65DQW(]13(IP,7
@A?X*TX@<(20PX?LS@USDCRXJQ2T M7
*KK0BU^P!7NT3BX
8^^"]H*Z)1[Q'>2/SC"Z!VT6;W*N!1/V% O(?'
MPY-X&0^CF.M1QM?]@6&M??
4+\]ABPA+QI:67T<%-+0VK),M..%3D/6KW,-
!H M],/>JQ@[/^R>^[S8:R>9?
L#P@7"T2>=)E%=M/?027 _-*WSG#BRY&
(2S]'L!
MCO=SU%UN6#CPT4RO^,.3.$GB>_R;YRY=
& MS4JR4F'L+P"4]PD.FGIQX22__SSE_?
22^"RFL0Q1E+ JF5D\,'Z8.G +.$
M">N;YEVX?Z]G,3?>/B:ZY: FW(I((AB2=7
2B4<4$:5=1XCX;$,"H;X#!#B M"QL?
Z_Q43;YIR+X'E5C+=^:!M\UY6_ T6G]R/%
1A)30B+#^< M!,\3X@5HP]
(,1)43@K:&+8'U CB2J.,V1$H>4*DLI1"X$50
RWZH]]Q*"@ L MHK26W@C)';)=N=S
C[G%BN:WQT 8^5R\2=
(1I="E68O:#YV#"^*[?T6PYQQE

M#UII7/A&_D|QADG2VQ*6)?XD
M_.V,*N(OXY@'*.6.-[8+JFP6D-9:W<
[^KV(O%:BC<&*B5KQRXH =2EC"%3X
MMX#|4@P:$D'/73#!-.
[B!@D!,V$|U/B%L6,;$@VC71|RL$:/4TUO3^I.
M"?CK+W0 >%/8A#^[(55:^S)'07V#T6
,:|C'OPAM1Q3QB?
5/4*+!0|&=$]:A$.$=%@7W&MNQ:HP$+8C#
M@7_!J!4X/*@W=1&VDO'Q&HTN'5L?
AP0!)!WD2N"L]._<"3I(..7J:0*='%R2
M'JBBHHQA4-BL,-1+L
D7'#U4$H+;T$4_;K.Z".I2RFX7Q#4*!*R>D(_(
MJ F:KH[JN,#?O<1R LHKJ%GQ-
IN>/J|WW]|V(Q^^E=7D(5K7,F5OY5^N97Y.
M$!$.Z:-
KL']F0213C?"P8"W!BR;DC|MS!,/D9PDB?
5[,+!X;|.BGS=^=L='O M.;6/3,-
J^+LSZC7Z8MNBK)YAFT[8V=?
&&Z]UHGS(+;D,*TFT>R*R59<_ZS?WYC68
M&ERK8@Y'BD&-'_=(&&Y(#YU =%%=;,^*/.
<(VEH:=+&.APM'X-
&VBQBWVSRDUM0|6@?HA=4OV-
A^JZ|P]71GT-<'8^O
M%0QJN*I3%3@4$7>*B
=63Q^/>HJ(%1%WE8C?V+VQ;H^=#
<>IZ^2[UQW@@Y!R
M^W#:;Q$V6W!O^$!U8&C?
_;*62T60;=9V:1,T/J!OQ=+L:L)<.NV6"33|J
5S

MMIYFQU_L%7R[I_<=|TB7|%^P*]M9(LRV=
S|*-R^$&Z=!;%69 MTV=B ^ 5CE-
V0^|>GX"2,8<#?
3QZ8C.V&OFXHR!AQ]''_7[NNFHX]%VXL<:J(
M1#Y1,KVX&NP ^/PX1_.$KFMTLD_@GA=?
7@0R+6&_>I" +S_P/YH<)32$?O)
M@&=E3C|+.>U.JE8<>8$<:8_TD374A|.QXL
M=K+-
N<1JZXFF>S91F_V_!A>LY1H:%'&I[:%6Y9+]
[JL_JQ7;SC$J?+RN&=NR
MQ/HLO@OJ[%97Q_>Y5<&HMA@|>NV8QJ!
[9(P:5"&6'?BS+[ZW.DN|_,"E4SGS
MZMJQBQ(6>-6PN1JV]X'E:#YKN/*_?
_Q9KS9E*_=071XONNG?80'&%%XJRK_S
M5G!KG?
Y46YQCM,7IK4)'M<4Y5+%Y*MKQN=+6Y;3
* M:O'5@MY$IBGU'L ^)#EV&:EV7|-V
Z)IC3;-,VP 0Y):2*B5DK^RNB@6)MW5
MXTTO)1QO"I'.XR2[$M7IH]D5+&FQ(?-
$%SB(>7UOZ%A5D(S)A2+^]+PJ/?|G@!X[
MH+Z-#BK-HECM_Q *VPCU40'UFRD0CD|:
[^|Q|LI,^QT44P3L,0^6NO;5_:[=
M|FKEU%64]V!!<<
J74YOO$S[4/P3J.TW4*ZG1"2NM5V)
[A;IJI:72Q'DN 7 MDH-?4?
K]7$@_HK:/*!;IP2]8G/>4L&LF&*H5JR^UFC.
M(G>3!
(M'BHX4U%L%=",OIJR!1HY2WBPHK33^B5
M>60ALG'3&^O'JJ[EO2HRAHX9"4+0I3EV@

M4"I='B< ,-X&R0=3 =#GX99]!L-
B_SEP23:_E%T_OOS\\39=[?I1ML68@4?A
M@F&#C9/*%J^5EB2B+RD,6^U'"V^_L7^49
@SKT%ZW M9-
XX/Z[BEGS1//*J6,3&751]N]JJK-
I4I:@%KLLV(-2.$6TOT5,#_YGF2^Q2
MLE80GIKELFB&+4^
34/PU&C,.7B1")X8FZ:DS$V\N:@(?
L?">$D:#GNR4+NZ MHG&+&-30?F:>FZ?
48_%!='M(V0H%46]"6>>=R&F)EJ5L$#MA5
8 M;KQL&%$.(]H/@2L9$S=$#-N12%=<"
(<:U^9)0EY\4M"4:,52;S+5M+Q-
!2KR,*.)RSZY!I@9I:7K3A!\
MM>T,FW$F8IMX"_MB"*JC;AKMTICS/#MC
J M
(.T23[V>^QX#?)L@<&F_[#Z5@.R$Q6U:4YY
[5+2:
M3H/OV*8FFZ<:HXYG6YH,\#C@N^_4_(A&7
MMJ=D_L$]"\^'\KRA8MM-G!E M)/W(#=:
)P)0_(T*+3K8GC\-4NZEA^2?1
ME+VN">QJ3(;_7NU$*^*M&+F.,MD
4XR'FY;=M$H2Y 9.&9NI1)0!^]@7U.=Q
M&-$9C7,*2-
$8015[WRBN"T)J"5**T[,PAXK(#;Q)';_8
+S.WHDEAI@"*Z.O%N:W)+V*\I2X))7FF76,P
M@-K+K7:!*AK;8?/1+$X>1#-6;&E%_T1()
($PWP0@W+*C&[)UN2:7E@7V8MI&
M54H]I*Q3\LK1.;4A1'Z6/?@*OSQ?
HM&;RJZMGSDAX#^+F%V)[:*#U%>T\:?"

MOL(>4NGI.T@]%JBKL"%X
R$=K#G:0IZ0P=Y>]WJ#X@<8<|
<)7O../3IU/.:] MK\.'E1;%17LJI(H)@V?
Y1:395=?&D50#"$ 7G WA!2NWN
M[K)+C,4YJ;E<=NSP+0K(4J]VD$]X
4_1_$\V]$T U[])<;<@L?;X5
MO9.5'<:E6BZ<:AG2*#4.#TR(GR?
8NW1>T&'US(4?=@N?11 QV(53LGEY#WA7
MHP@-KB;U6(0:"I3F%_%7L256!F_
8LP72Z&*R3W$EM?8,-O%&:AI"6GB;ZRF
MW[0(*8"2F\TH,K($CRO",^/"KI;?;.L^BK*!)(
(+3!6MO('! M99@
]A$GRYB;UP!P[D<)!&:"UBI46'G"!\"EY#+0X*
[K,WA^U, M6';/6%2EE U/XHZ5AA9V>M?
F,3@BTM*12,(W&.],R5?$_I0#.V_0;)%HC&J
M0&>Y(O%%NFX/RFYP=2W"EZ'+;1!76PD@:
!32FHPL;4JU]HNN
MWB32FONZ2[HL@+^9.Q-
AR%:S\X!MV*Z)+[D^D"3,P*CCKC1#*W%!
MV9VWW Y00C6$5!
(CR0,DI]TMA5ZTM^XLO>TG#VW/QQ9[K0_(
M=CRHU5N&OW)905@L+?
5S4RN_5DY7$D;^G$S4HP.7J@(/XS25:7!2/"_
\+:Z'"JA4564(%]#-ST 1 M767/7(I\K=1]I^
2#$):>X+&911O,\%1=]$2RI @0
QG]7C_W;*EY M^-%1K;;1?
+Q>3EZ4PE.IN$4J;G]
[*FX3T\!YU:T$7KXOIS

^:D/W+ZO7&_M/YXX/<=WA[WA:##MNZ-
_6X[IC%[]|50,76_GR-X>VF?
44X^9.YV.#3YRJ%75
MUZ2P@K2TA,A[%0;.-,PQLE5$@E8-&_!,
(^G.1FQ&W/](<@1SDZA(AY..;0JZ
MAZ*T=!14B>=L$6]TBLKSC -Y7$.Q-
AYH*XT4^#,MQI69/E

1QR-TME(4'S^[?F3H*VMT,M*C
M5*_!]>E4YO4*N"S1,>"&CN57*$J>\P,I8LH/
!R7VX-$/[M,!5'^\5;4S?%VS# 3-
'*F"N'L)R+,%+$4Q#P)@\G6;WD%
K/!%$@;OK(*SG7 MBB).0Q$5.J!0MKM@/)
\R>D"5DDJ8F/I2=^M$J*\U1D/L"0>\#D\|
M9LF^@]4?,AXB3>)+JY/CYBT0R02S=*
MUPT?HJ(U@@FF50J$841B[LJ7Q8U*
(*UD&6+:KWBSL$N628PG%7P]E(,2W],I
MI:NE8." 5DEX3-[%H_PLP.P>^$X7F>=>G
,M"C,,LX:G<1C$=! '0@K)DD?U MP::
[AFTJ2CPB)7[8%$#"7O:#A$Y[^)D>_;T\
*)L7Q\H./+URNUI0AP=ZTKB MBI-
@%D0\A^4.7.D%TXO\]:D;)/P+2CFF(Z[RH":
(TBS)>1[U!?D^*!IN/MY^ M
JCR$[Y,I*#BN3#85]70G1#[Z]
['IK6OTREB*C++$G[,E["[-9<-T*\9$4(
M6<9"N,* 8=U)&*3H_"R!;;V 'UXN8K#_|
(8DV2.+(./Q5[1,*9.AB$;CR?R&
M,U+94X!.6Y($>.DDSRJNDHR: E7 =[.
1!60U)V\Y5V;D5Z(%YWGO);7U:N/

MRDOHA4($V16Q<-4-
E&>6A5NVEF90MXH"2$O,_N#*..?'M3Y0R)V
M:<#3<@DR&Q%[#LD+XHK_
X,&E!*2$YV)"VJK\6M+LA/T(C7J.J%E<8Q7A+
M*I)9M#18R)R[1>RS4-
R+80E>@ECGK91%R!R4Y5TDQO
,#1@E"T#KKG\A4VHT
M=X:I%J@S)Z!M<9O MA6&!MH@X"&P--V*
(["B.KI8NRDL 8#H/HD,U51M9+
[T6>)2OLI^W\B+89SB
MP+"2E\.VRP)^,:\@H1+!0"L4_>&JSPUADY&
[4;KA[A2;I&N9)+C-L*ITI M3V..*3!4\B,-L!P*
<2'8C],@Y->Q1(JV%+&<%F5^S
S^2ZQQ<29 5'4.A66\
M*1E2DAW%]!9Y!@%$+H,S_A@,7CW,=W/;).
>HJZ?G:\S'$,[-Y-IS.2@ZR+3 M-^%'4/!
()@)*0*P"'RUN.FVO-
8<%QN1EO^V(IOGID%Z39U\X@*'$X8\%
@<1Q$2V"O"F(
X3P1A3(2!.>)C.+*IYA*5X2L"'64Z5SA
MM%S<3,DD_7#VH21:C E,6.56J^"XHM#3-
J.ARMW$VW)):+'3)$(<;)K1U6&J
MRDU*!$E"!8OI)?$*"P*!NQAR<
K3#V6V<8IY2+/J*Q2'KD[(RIE_#+JHXGB5Q
M@*>YB-5@2*XC!LH
$58%XI7VHFP($ON7;FD3[*'.UL/56#PE=&L9
M\)WY5X26XLK[5JMTX7[#E20UVU)D$AEEI
MQ*U:37,1MJ_H0]01=",AY(0563C+IJO7-?
[,,2:><7,,)0S\$!;_1I'F4FX!7@EPEV3B

MU5@UI=6'0TAM5&ACJ7,J7\83+*GAEK)*>*
M%F;5'\4;L?"O\G+;)(F_:>"&EOF$R
VKLY@@AFKUH:0>8S2^G,I=L.HF,0$
MH"M*:(H PQ68HM\JXJ(VWH$7EUG&+5"
BY]Z>$@&\)3WZ.FMW9"48I#F(L5=
M[R6G=0,)3<]]9"Y-
Y4N%^,*51ZD(^FQ*@NQ5&X<2OR(VV%2=
("\TKA M*9%'ZD^J5JQ2(+:T8H^3&">4
Z873!3,7($7N01B7S4C^&R*'GN=+5$=@A-
X
MZ5;AZ^^DQ:*]Q_(5=)45(=$MRXV)DF[,'>Q
CMFO,+: M9&$<#B!N0D5@T@I6NYJ O5E-
F=;NR:!:!#,N#,H$J>)5O,5'P82,YV++-
#$8)C&EC3'C-A+T:)Z:, M#G)
[M9RT%"OIDC&_,.E^J1R[4D
R_,4$B6@D]U,FNX4JZ/HYAI=[C,ZDDV!
MR\J55NY-!D*^KDVV3FA5 B,J70/
//:^752$\&:WD[7AE: \1Z481RS*ML9. MA
-4%3EK9P\!*&
LZ0RN$XM\NC^WH>@JRY!JB8<:A&-
<)I^49W%2R% D;_U- M<:
(2/O!$%7G6+"V<[:OB<4&/RNC0$67"38.$S5
M E:S$M97<6N8ER!AR5K-\,T
Z]WZ%=U5@O4>O'#=HZ4DNA5?
7[A.O+P)$B!A M9G6+]Y3]47QX 6R,>5E%
(>;JQ8@^N$KWB%P.)?
X68T@QM'PGI$08)6E M5!
N3LP*B5)4AG@P]Q&PIGP&25ZO))C-$]
M4!2S(1/,BUX[%MW@E[D%=:.5;9*,P$TNN*

%*&KQH/.2U+MG^1.]LW7 M>Q;>L:M?
X<4Y5:TM\@$^\&!"&;\\+SCM+C2WQWD/J4
<>!>)N7'.@]4-C'2E=E"%]<[PI)/2#3?
VI4OY*.0J MLF:ES
&9/]R'V'KP:VB[X57Z3P$L&T5'4=BAC#S)I!2
M!Y$;*01@DE&QGO7@*@GN>AQ-
'D1K")FU4LQ<"RN$91E3WP:-
"^(3A#-8EB%O M%$$]3301NZROU%=
[D+IR>K#:4Z.:14!&"NS?)5JLSP^H#UL"FBV
M?
&*5(BJWL99O@;8=*3)8^$KRATCIQ9\+ZU":
(O0QR(HD+D)2'X:1JGWYH- MEJD6Y*[)
(+ODS$@<2HA(42785(Q<'T\[7QQFM-
NQ>^Y#G$?NW$?L/T-I2$Z[;A_Q86S7%N-?
>-47^/ M%=8*6N3WO?K;&^O'M7.-
[IJ1P_<.6$ M$$2EG_"9=-T;^
GT:@G0[:!LUE5M-VMW G(4J),&QCZ-
R!L)M7.'WD8,? \(MMD:7-6X(NG=GTK8@K;
[3YO\'=O8^E'ZLOJA[DW_;FJ;6@Q/,PP,WNJV
M-JV'PP^*I@X&2TO1U-
XTU4%],J7_US&M83U1:ZQMMC&'UP"K&TQ
M%V?"IXHR*N+=5I31:0E>WWZ^W1+\ZJD2
V6O?X](UM]#>B)@UIXDQX5%%
M2166,5)4T57)W47;^^JI$9N+M;#>] UK?
QX]:^M*445)%3U%%6V3W$\X418Y M#?
L>*O]$"1&/5<7"@E^N*SK];#&AF#D:S,MF0
M\%F18U273R3>$FEMEGU%73Y%-
B\F"5'IE,E&,9C*Y47*K.+
MYXN*"UWBQ'U;\OIJM2=L44"GQ-

54KXU"N&7'!-E*H:CMB].4]QN*1'99MH'*
ME\&4>'V!WUE>F[^:>R7+Y5&&-
:5"RVXYA>KR6H,G%S-:VR*!]!K3Y3=D6W
M0^I&V,E6(_C_1\28?
Z(B=S0YOR7#>#/\TN[X#Y(LVV
MN%.T#J,MV8JBKHN0>"=J_$$[$;>5TMKK:
MU>OF_&8&+|
2NIZ\J$K%-3=8_S($]L8%:*HS(>ZJE,15)
(S*TEN4;%I7OUW4 MRN#IU$4-
G709\RI]/)F[N.R\K4R83 9?Z1)<-
K4'88IM_A;R8O"Z:JE;2GG5!'RLJG?
CE)DFY6]\/(U-73C3<5EY6W1 M-
/F.\4N$TR"!*2U;=![71?
8TKU#!@4S]5[&G']7VH'HL=
(F_Q)/+LXK7$Y&+
MF\$BG9C*O10IQ:JJPHZJ"L-5Z+2VJL(KE:
[]S,SH#J9K7TQ:=/MR#^LNQ)5)
MSRLA$)7JJU)]5:KO,5-
]54JM*5I1@66KB/F"DS4HF0ISZB/S.:,A5-
U=#4
M11RD8Q+K,^7TQ1Z>@I>DDA859=0*U/YE
MC<'%4<5%V)=7SX\#7*P5|
<8Q;)63OUS0GKTA)D#=XBOP8KB5$_^[(&I
M6WUJ"G+'HH.NW2B M7:3MI7JUS63
9_P]"40SVJ^8T'.B3"?>T.?3^\^R)=1*I<'-
UETE]%9Z,%7* M.E+[8-
X!>!6,AL9IYW0=:OEAUBK=GA+NJX5PL8/=-
MXFV[3PW4UWW#T8#;0F2
4\+332N51N?,GY6%GV71\D?

RI"8/:X7K3PE7\()_M."4X9<;59%L.,&9X,C
'>"U*K$$ITC;7\^Q."<46948>'6,WVL+]
(TXJC;76 M!7F1-
UIV14]%]CLOL(^9@46Y_+K6*=A1@;?
KKBBS;4*_;#2('9S@:>=(U+^
M5WKARC*I9",4+1SKVA
4J9%%0Y4E&$RR\4JUV^)F\
[I*$K&A_9)3"K(K;XM0
MKPD/:&0.%NS,3>R0(@OWX$*CQ>!I_VO;$;
DIH@I0W$E0 M, X*66S_W?
^^*VOMHXU=*1[NAIXTM'D;.^K2Q[N?
\/9RQ:C8R9ZS7/&]K+<\
M$=;4UN^D_!0^5;>2Z@L(1#])E$-
TE0_E1]6BGA3UT9957VM'Q';@ 97N-&W
M0K34ET.7TF5KV]@=Z='G1U1?-
T$I^YS)W'RB)"J,3H(3JTK#<\R*3[UXR;C7
MN$$=/QR4!?7*VJDTH;9]AT3 RA%X ($H(
5NH7 MO(9[Y29 @5O085C47[8PC_?H,
[W2$-P-0WEC0KI=59AAWSPO6)
(/%K&96"OU
M#$OKNA;G:#QP0^(X)JZ]GZ%^2OOZ[_$]6
MA/O_M_C1LW)@I4&)T&
MB9%$MSV__E9624* 9
,6J"0J8K?'@!Y5^:JLK,POTU[+T(J)DAIB*:F#
MR!L" =!G"WI"I1YQVG5;R?;BYAYM',&)
M^UX7U'(J\?"@Y5]>T0SKJ>M'<3N7I2[#RT
M=WS-[:K4,/^JW!8-(&OKMF38?
Q,&V1M!%MN(4&Q300I_(Y\A2NU1S5HR@)%
M+40J=2 [;KZ \KLOR#

(J648ERZAD&=5NRZADI4N)R3/Z)H!GAU#F
0*E M;9*.=0@"=1!YK1+\?V--
:1U@WJ*4BK>EPCHXJ3B8*BE9!;,)Q8QMR[:
M,MX@E[EQI7%#).,@?$D)9K\IQ5H;6\J&>
Y2,MX@EWVHF Q;'P6N7R E'R-Q M]7?[]G?
@ZL^SWGE*7H*KOY KWS@\?=?
Y[P]NU[1LS=+ZK8[9LKJM5K=O6J:# MVU:
[8P];N/.';FIF]\//%:62,
<3MS6H+X]3';!5?"J]=5,7'E[6+IKEI"0+]PGT
H>$ M*SGS%PS=04HG+&F%2C\@:=
<('[@P(&,_*2O!9>!\1@'BV7A4&ZPXNK 4X!S
MG"")3Y34PRS4IY !H8/AU6TQ?
19[W8#@45\.\J=9_3P;27K_%+NOW$N]\H!E
M!M,Q7\1RD7TVXCY=J.8V)18])%/+L_?
GE">/24]'!B[MH*1C<;7_37U0D<-
HQ@J;Z)*_6%Z4+?.>^/2]D.X]K^,N!E%
(!P=N"Z9D^#?0
MX@OVOJ&CTY'KX8_HRJ5#)(X*V
(^TRZFC3S'_241U0$K3V%?#KC;LZC.+'OX
MK[0=1AB+;9]X9.A&:4\&_C00<595XX:\T04:
M]B$R !M#*(Q9HUQN,9ZRQ
MQVK19*X=R;9C6:Z.S/:,@ILC>HL3:PV3D*1
M\%]Z:;.41>G;=/T <895BA4;
X7C0I>RZE:T)6BW*6UEVW<*5]M%/!9JMJX
M#*NUF5-GCA#!R,UYN6^TJ)'+4!31R
T<*%N@ Y]K'(S0 MC6:QSH50JT/%?
UY!/A@3#&.,1H$_>QHAV!X$H*GCN%V2'SQ
M&..E,462P1X/UI=.A,K]7[QJ)M&Z$\ KH-
K@LA((ZC0%?!5.C?P$^H Q>HPR?

UQ!3:DF+'^ MC LJ5'
ESPHSLU%@72931FANUZ'4*9IODZF) +/%-
)!96R]>_C*E! E,;CA ME.Z['.YVL"KY+'?
2,OH%%R"^,R/LV84CP\.YD5Y=R6:0L@X+YC
M4_B$N0N YPM?
UC=;]C;2M8T7([(BM25+DWI#RVN8[QTOQ
-&LF[WR#+I< MT-?S(:?-S'Q6Z\?
AD[*6]Y#6L:PP
"C2C"T4+'[$A9GO4<+0'[@XFJLNR8J7
M.Z\/S-/ZI/0*X_9I[,J^0
MKES,9O%'_CG#XPR
2/:M"K]SP9@OPFVP71NPA8'MQ&8D'U+JE+
_0]7RE MI9=1R8\(F1=N0X5P"#1G_O9\XG-
7*PO*]32C-P&CF%:PQGF9?>8B$7V/KSVQ
M&T*%/(C7@,SFARTEBVK/'Q9FC5:R'^!=_E:
[JW$-J?0R=8_"S*]T!_"
MA#R*O"@;"MR;>O)L=1Z3IWBW3;D\
(,R,3S@HFA<;LODJQ><"W=A@1\(>,I\8
M96(_7(JOY'!K=%PA+)++LXX-
'EL$J.X7BV2FPK)@F[C&ZI7X!RR*&I(E[B-&
M'5:MS9:*=+HJ.HU-8>X2RALJ B'2-?
$MAX2N9"&P ?R[&6#7!'/K7$2"A)1S
MI!=>/LFT=3H=
W".@\'84Y#8WUT&)&#;W2A0O12EOY917#,
KK")[NGY!CRBAW+U1&EX4C_
M>&1\/#+SH!I*7L2DB$D1VZ6(O57X4+H05
EITN WOLTXV\\0$B[L),QEU2+
MR/+EVV++V\TBMG[9)6CO+CNKCE[Y!08_(
_5U!6MQ>C(R57

M2J[HDKN#XLYU_>2%.I,=Q'?
76Y#^S3X0YQC3(>,G\FEMIW*
[BK_R[M^MJ:K# M7,KTFW13;'-ZS[-
Z%_J]R,+]M:RUVMVT$W1#*O<%-%KK;%0Z
M4G,(MFXE&&SBA02;S69S

@52:3?Y5^*=5589 M6:O1 ??N\I1JE9:6E.J?)
[5S:4*
(),AK!#F$')";570&F0@B$T%D(HA([G*#
MC]-9\9KQN?Z;
2FW:\CMMKO:=BU":1U=L3KK($G+=(VMZ
O9R]#Z.X4BW5<" M<]YPMN]D:*V?
NRQC\N]<*&187I[^;'R8;TDADYL9>?13"P/?
S)U LSEMJ.WZ M

!^WKL@1LP]'KK/Q#F9XI?
C!/,V%UX)$#/(,T"= MKL#T#A(XWXOD
1PAB&'J
C12BH7X<'MQ#TB9=P&=9S'23:UX;
(C&X_-7N<0.
MAOP(CP&/*!N,!*24GXR6AN@HQPS]BH&G,
0,QIK",C:&U3X.(X"8 M DQIIJ*O+
MD8[B70]Z8*AB#!KT@;
(/NA1@*D&].4K8'32F ""]])8UK\MT^-
@U#5Z=<0R_
M>.I[S.UE0&@7*3SE0T2_X$!I;CYOP=A"VX$
M(,K?&1#E=0:($FQSYB>J"7/IN)SCZ"E5RC
,4BQB(B9X=IZV5TJHS;2=VNI$
ML_]5XK*X;KNI[H=-WE8>+?6WTB7

.V+C<,C YV#*GWC7,W:8= HH^P-*SSS[
M#_IT3L<]@5UHZ:[&
(FRC_;9S*P:2>+J:A)G5,X/%.4VI!UV>2#@(W
F MN !S-.JT
4+*/MZ.!B#$8PW)\)@D2J%DP=;G\/*9)@EA.)
M&SI#/:/_G3E/,>!S'[HRT
='O%%#W)4@Z5LU?D$S+T:,Y;#A+FM"-G:_
>HS MNQY&%;@,?MQQ60L
D$ZV>V5XRF/H%
<3:^P2L(158@NR5\^'&&.M)?Y[%O0O
M,$\#?T]>N6VH+:(%!$A@*
M.'0>68#T_BQ9L5=69/#>4XLG>;!?'CSYOO
ME,(&Z-@PH2L:?GZSLT#UWNH%=*
[<*.KUJI,# 4E__)W%QS.N8;J$4\>&$,&\
MVTNZZJ.VBJ[/_HXGT\^]U,_-
V_"D>YQ*7=OU/-85V9.M*]:3"#K64CI+FX:8
MG:6%"RW<0U\T\/YQTN;X:Z]W!_[[C>\=L[_C
GH_9QZ>.2X_88"]VV2-
S>W"J028[,!A'C/K7\:ZW)Y%WOML+;
2;\1+^% MW,>'G2_-.SUE>O&HRVLC3ZF>-
J!,VV+"$>Z3#ZO[:P]@TX.N:?.6HC#*(#9=
MFK[8N?^5E7R4##A@SW2C!:7@#&';
[53\>#]P*O53UJ2:-X_G,9K7)Y=T
M.Y^'DMAY^&MWL/;>_9>XQ1G77M90CS7\
%= -*KZ,39!V"AW'8+.YH/9T%
MU#/91:LO@1>4U892Z7H0]\+-
+KM,'^;"1#G[&DN27J\QW^<6IHG-
G"Q+U=JM M4CH46:JM[;$MU(X3CV!8^X
M^1I9*6YEE;RI

"%5#6%/K\:YE00C*J$QH_X.:YA8T5T::U;/4--
MI@PUR5#3/
FDU;)7TD#D3KF6:Z[DSIYTQE1LS9!:(QQ?
#*5K=/?.EWU'EBK(
M%NTE!>M>FB6)CI(BV5*R",62KX*:AKY,F'S
(=\KI:7Y"!DAD-!^G>G
MJ[1:UDXV,)N$GG=#^[HE!TFEJ872Q,F94F
2K0YDLW2DTDBED4JS
M[J1M2U=:EEQI5C;9R0A2N*?7
%,JCEXW*_J]QKPRW#D M;G:5CE8_WT,
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9,#1%L]I2,*1@K%J,KJX=G&"4E!C'
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'\|V=;_K7-,8(TLDG=$(H5CLZ%J
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(XHH&42>D-\Z(U#3K%I
M9%&6+&64W)'HNUL1TMP.XE!)!U>!3H]
[.2V5#[/J=.O#Q1K&ELI)
M,9>E#:**LZ%J]DAHC-49JS/H:
MTS*DQJR[P19BHR2OJNBJ_%)D\[5*9"ZH?
3^*_,F[N\|*\ICJ&;'=]$JHM]T/ M'W8[T%*>T;
A,LT^B3"]
(CF\S)PEKT9+0>'AXJ6!T"&.\30DGY(_/B>2Z
M[6,W?
9[@X,GUDF'G'*JR%_*?/_]PG6@$JZ6JL14S69
\<_J_2GD]7O+4O5 MVJW7?4?2DXN_-
CE7*F'1-;74WFYX- M0G3N.
<1!_YQY!)F:LL8!8A,I\N
^Y],#K4&0G4IQ#6)A1S\AUT/1R)_1ASCA

M.H?0Y>KHVB$>L870T
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[OEY(K%!,/4G)MTU*L=DV\A1INOUZIX3$Z;V
MP/H8?DMOXM,!_86AVA?JD =^0)!#6
$PW9U%V'MR^V,2[@'?3I:7R>*_6G#'
MLK;$CI.Z4,S7T/UX!93'L.^),
MMR,29VKH@+P?G:T2QC_B9T3Y2
81^!8XZVM@AC0RH?Y16$\ 6U-TR+5&[F6.
MNIV5LWRYP:R:*8:I2:X(QQ6]TY5<$8XKEF
NSM, M0#69@2?
A,39*)NYT%,NV=K(WJ"="AE0:J31O3!J2_UH
5!JI-.M.&O(. MVZWZ-
5F62B.&_!RDTMAFBZXT4FEJL\E.?
DYH:+R&F%%QCY"=W5^,3)25 #FZ M
QV=,,I:9C"HTC8#!2G0="PLR2CR!]]&_IAR+
< M7'Z7@7?G#]2^I1+RI_:FU%Z[25EE;?
S!4I;?61-ENQ+$WI=NO;,5)*6WVD
MC=HV*FV:L6F'>"EM4MJVL6T0^^ZTA%^X
UVK6:'#%0G#3RC9;#SY
MOO/#'8]E2>6>\UU:BMUM"Y+S(CDC.2,Y(S
[4T+]X9P9?C?K,QP66L??A M1R,29)
=XK+*>M8^6!\K//>;@PAO7G#Q[=R'&
MV\00+FWKR"EEJFM%R5UGY35P$=\Q)'WI
(.>LP%UJJZWZX5@V9[%TQ2;3Y+;A/:3.+BF_
#XD4D*'NQ9#@[_",\\9,;T;<-7G<3
M6%A*GV_HXG!4YM]1:I2F^(D<]P."OQWC(
('%FFA/7.\[2=)D< M?-(__Z,?
&M6WYI/L1B,%*PA\'%)0"GIQG@:DD_)'Y\3&
]-EUVT^<)#I[H MZ&+>Y<0)V0OYS_-

QJQH?>[QTQV^.?
U;I3R>KWUN:VFEU>I2XMGP-
/TGO+"]BKR0*K[<*'O0#
M=K+E6?/=95S67;DL)W[EV61=K:/HX
0=$VO&X7HW'.(@_XY\P@R-66-/6\3 M*?
+@/N?3 ^TL"+"F%-
>@Q.7H)^1Z*!KY,_H0)USG/*Y<'5V[:$-
L(30TPUHG
M$KI[LUT70>N/#63'YM6VE;6W8569L&=1/
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;:M3' -=S=O5*N4[N^*(]^A,>
(DF)I%R<[H^R3"QU+
ML=OFCJK&9*.'=S8OZRBVJ4OF",DJA-
%9+,=OUJPR42B.&_!RDTNB*T3&@
[=4&ZDV4FW65QM3:RF&7B,XR(K4 MIH;
[ZG="]5:1;M6H./T:^-
#U"76])X2_)B%J$*)L%$O?$_B7+!62I>\Z+I |
M%9.G[SEDV#M/:^@GO1\/LQ*YZ#G.)_3OP(
<(G^(>A$OR2;.4ON2.Y([E3B0&D*?;Y(S*FAI
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M)ODJ&%^MP>M3+8^HE_+VC0W/V1E^D(
R>/>Y;DOM.73M:5HRK]0>J3TRJU?JC]2?
M6NB/J39EE8@7_"@Y]R=Z#?@+
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4F_AT"G]AV)M 24Z$GY/>$-AST.E] M#[G>=

[J+FM#AAN_8C>PC3--
(S+XCW5:TEK&R,=I0=D5/]:HA8UHMI:M;D
M,<;H*D:K*QDC'&-
L:LH,432FAF[)*VZ:T7D+Z;RCVI988.?
<25UV00;0K9\9'^'D
2&:C9.E"C=#H;K,IRURGRJBRYLR^M
M,12]TY)J(QIC!%2;&KI-
[T^BJXW;=$^FLX"Z32%!^"D@A)T8,2EJ?
T9TJ'3P M,S<4=F%43[W6X*]E1C(]I7
M%,^02M-PI=%:BF6VI-)
(I9%*L^ZD+4M7.K94&JDT4FG65QJMJUBM
MPNRVDY^W@_#81UA[#_>OT7M(#NVPAB
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J5M#D2.EN<3S6RK6HW@P=;-AQ!-
)_\FI7(SAU=M2:F44BF65%);V=:D M5$JI%
(I3UM2V9>3^I*EZ[O=%C[)46\N_H^A)Q=^;
M,>F6VK),$0=EO_4H
>S.ZXUM=J=GQ:&A&AUP'_W$P%3#$0[H,U
_1I_G MA HBSP-"Z3HE ?\=.3C"ZT1'UJ3]AI?
E4'- H$1%)'K^<^819&H*,C3#*I]4
MM:#!&1F029]*C:DS.I@[2/Z63FY>Q_SMSH
MI7DAVX(*Q;4,4JF0\G7MYU<2WGSM^OGE.
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Z6S;EZ@VG2%%@03L+D/;=*MMD?#5]YT?
[G@L,?4J\#PLNZ78W;:$!Y.< M$<'D[0C.2[?
55K7@7?S?
VVA$=Y1SS'6$PY!$83V1NBR)U%6%76@I7P
4;B&"X:E*9I1H])-F=%0 MA9A\F1^-
I543S3;1><=R2R-CB&GS=#H46@9=0* %&

<_XIY/41 M#(46 :NCUK!7B0 [:RGD M-
1)R6Y51@C*<@^3G]^+/["SSJ3U(6 .V@3-
KA,?#F%,6^YK>:'0WN[$I++9$8S&UA>.9
M0U]!5Q]"]3"Q]4DI(C?R$S^(GO
3\"KX[@[H4^(2Q8:PI24:6WJ>-Z.D^HLX
M#:&P+1J%EY8IM@)16M'K9FXX8NO4P
^9O_!3#$%!!S9VJ7=!_T=P,'Z!M6V*
M7Q*WXB=3TY8N'-*U;CH+J(L7$H2?
L)\D'#+Q2P7XY!?VP_72^X+Z:%!76[
MJU6]*7CAWQ8KI>,MAS:_!?
>I0S6+BF]90>XJ6]AT;4LG5I\W+8^KDC/_P@
MY[_N-U^R]:[1KOMF ,+M]H='0];=AL;
PV;=J?]AV&V/B1WC8*Y(CZ1XWY
M\+=C/*2S_H3'/_!+"#NH#'$FKG>_>_GC^B
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4WZ&Z[D54:D'SV,KZ)YCY^#/=?@_&/MUE
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[O$"]>C&UP7C^?[Q=A6NR&B
M[)L@73O^%^.;6#2^I(-
%AHJNS_Z.)]//O93:]R
UU]BC%HHM4\GWUURHEGZN
ME"$K="YQ(5S7NG<^"&]M+16=WMX\WM,
I881 M]#4*_#'?EMP%_H X8"\/:!GIA> I
A8K=S830%8%44\SA/4%;-O];$R0;N)C
MO774_PAW@+5[X"$6EX[F_)EZI1[=TO4&S
XI!'< /8"T/[MG+V8?:5__JADER($6_C9
(PHI0B!0V"HL^0I:$8?%N_S9U/8/8;@&0/W?

KC1 MB(>
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RW MN5V/?U.2MY#AD
S@+H^$8=&KY^LR3',N?M-4_-
1)9Q#AI19+(+U.?^"@V91%+G&T0+^|
6TQ8Q@YV^D[_!5;SO,'"3)$ W')
ME<7R]S#BZN/C=I1DF-
,DI!/BD5#BL#&:3&0^'PS"AL&/FN8,D/KX'2P
M?
TK),PU<^E:%1>7'8_|'X^;XA9)KP&QV=D^2I
$7NQREG&>7U)00U M/$J]V
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C&E'6&J+U3Y*0VH]+|@S-8X>@>UF&"J
X)# MW\-]^M/8_09Z0?5DY?
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Q>W]]>]Q\O;FQ6Y+&67;ED?
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[(AGP3L<>/3_GDXXG5Y*+83TJ>F/K55
MBD_=T@3SJ04XWS%4]-O-_?
G7RX?'|_OS,_30NSI_0+<7Z/Q?
OUT^_@?"9;_= M7SY>GO/CG]|>SN''V -

M\!G0?9I(PR*'YZP36/9 (X[,78;A+
YY]89#=^PR MVWP7WQMLAD<^A#<8VL:
[XZ:Q'7#7*N8(,U ,[:%9"8X .9$(M
M2XF<<M6S]DM)?KAUZ!Z4TKA[9O_)K?
II,K6C6U:J=X3#P' M!^B:7CK:2Z_2OKE
3[=.O6K.+VJ;>'YI!B#QQ++%DH=Y3AE--
\)F]X6S>?
MT==O/K.K[K15BGV/C@72].\"=T#_Q537H3
\1:8?,I7<]9:M<(&OE62Z$VY
MIWM%%EZBO]W-^G1#-'Y!/<_S8=-
/'2H?]O:9ADA=;HB.[=X^3Z\&,]+921
M9Z%*[_6<6_;
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8Q(?8#,E5RGY0JF5A>/^ -
L2>DY.Y"BTN8F=M^P8?4PI%O!AE4YM;:A
M=MNUE31I!T3FCK0#];$#ME6-
F)4$S5];YPA*'JH,H-7/*AI:5^D:VC[!J/>Z M
6VP5=P*<;UB[\C<=/T51]*D'1"9.](.U,
<.6%L&E00)'8E]YO^PD)A89:AH M$/[!?
UR;$VQK?J!XI?!(;D;K@68?I53HWY?
NT:==L0)^4AK*ZVM M$-;V7?
=OG\F=VPFBX 6R=<,F;_'"3Y_C@&R8YR?I
FTX69U<9DP=>^X\#U M9V'\"[UL2KR0
PM-64XC5"?-X8 ;
O$L7">"6P]P+@>H&_!LHH=]_N7O+%*3<
MO:6N#4BRN_$5H44LK)7U*2 \FQ?[12-
JOM $RFO"5\"5H)50,:YBHG!^)6<
M3&IU.P,"Y7.0LA#]PWV&KD0WLPD=^(
5ZU.*W),AG?MQZP/R\(22@0R<3S>^

M!UA1NM9OZ;T@Z#G^-"+.Q1@_?4
@^$X=2:1R2#TRVA|>6V0%X
M[[5?]8[WV!]^QOR.?YPLO._GY<]
F^V&]!A,O&CM$;4WF?D2D3=[4^?#SQ$)
M)JZ'UYD^6$T.9DI?=JRC*.#8"3@(H/Z?
@^|'(&?';UT&D&+A#"PR ?Q!CL"8 M(HPQ^
-+ZV1P"5-)O>=-CD ^'XY__;AJ524:U[K(
:U%|FR+'- 5 3F TF5P
M3&D=X$'TB1=25U4>C]B:9ZOH_']^N?
QR^?@>(*KJUYG%0G7R/'+[K"N-0Y[1 MV
TC@"]FWX4,89/Z8M0$Q+@>@]@[3Z\P#55C
(&>(I
MK#C%E>IQ93EL1%MYP>Z]UZUWH?
>2OG'9NJ:VNU9)=<]TR2BE[KECJY;^>H5X
M/2J3W]949F-
BN>2.THVOKG$,"PLJI<$;"0>!.LQ!DV;*X-
Z,DYG*09#5B ME!LD>1>U-
WM5V2),7[M_V\QS!E6],I'EL]X2GF8XW"%5_I
J|GV%P M|CD W\V<5=
[(%=&=&G7A1U$T#3^=G/SX|4.E0U2?
_.|GO6 P@DXL)|1YPL&) M@R-
|HFMV5V^U3V"L7^G M'C-=IP,(B/W?
RRPF7Q:,#X(?L2% YI'[$0T#?Y*Y-
>M_LZ^X!S[OY>DQP"YN
M1!Z.+>X,S!L+,/S#,
(Q[=CT0NM^"LN\81[BM(+W;
[:"C"WH7HI88F:9Y;)NV MUOJH_K]_G.!E]V\
[DU2NU6FV89&FY5!,BZY9;%O&&.9]T?
PP$,FDI>D+P0GB M^!D99(R.J4-@3#-

>MU0L:LUO,#KL!C-
CI2CUC@VK:W:EE:K(2AG22AV*E6)_M:BV-
?3CI^\Z+;F%NG-
:W1O1W^@6T$""HEYXM)5
H&]FJ(LMT!H%,EW7]N O
MYY=%+^EA,"+.O(."U7O=_C#0C?
C:%K,_+6E_!+(_IK0_AV)_N)?4H1JHM;O@
M)75:FF[\Y9!A$!NB_XK\P1_.4UOK:OH?
>@4^4V_O1LE@!_I:1QHE@8R2)8W2
M@1@E:I7L%A@EHZ/9U@G6.L>Z8;5:?
^CDV73RMVYGK.D:>S_S>#HJ'1G57._X
ME#= 8T:"!%,2S7A_+
<9D.%.Y8U8'NHTQW$(%/5
JD)";@M[V6[U7]GFG,_H^
M^J2\C5[G^%=E;4O%$R&DI1+*4K6DI3HT'
O)8
MT#W\FFNM"BP4^O(>XZ0@:V,+A3H0A'K-
-B7A*-25ADDXPV1+PW0HAJEKZD9+
MZQJFWM%;)PXU1^N9HFOLT8?
YU,%X67"2,G8)G*K??98_^;:).ETU4:#[Z-#(
MOF"6#Y("_9>#G':Z_![D["/_(*<=NUD'.??
$M3S(R8,[?9 37]U"'"09XFW3 M0&N&_
[#W?I!HMW=66
M2YAXE\RB.I1H%__3,&'>?G?F]E;3(K-
@W,PYY^LQV, MI'Z54;+PJ=M=)5\M7RU?
+5\M7RU?7?
ZKZ[0UEG60]=P;5I)&:J2P1#CH8X^$Q[?/8_
MJ1IJ"E5TP;:G([KGA2VJVA"?LUZ:*Z-
:]=5<8TW-O7][U2: M6U_--PB&*

(1N+M;VKV6MI>X)!)C6^4HV7:W5] M-
;ZF&$X434\0!92!A$^?]\N;]"$7[B2+J09N$X
M\>EH^@P8!+\P>9_Z3H0_*>T;2/O#Z2\'*^V
[Q,^^YT]>J/\7$8\=V /Z MP
2CLT0L5[=@4DSW)::GO2LIIOEB>HK'@P1Z_
M7V@3W!W9]+<^G0TZ X_$729"1Z<0?
#@B+<%@E :#E%6MB'?&SH-X:0/3Y*G30U
MG&^=2/''M<1:P-R3^F3)Y%Y>V$9R;PV-
\AKMY'9AV9'=^R.01>.J7D\EGU]>:Z5\OIY//J
M*WB,'CN%NF$[&3Q&UWX0/8$/V0M#?
^#BHJ90]9E[@=9=G=XVB)646R0ZN7)Q
MWQV[T0LOC:3^?I.T[Y?
SJ]O36LXGGV>_^!."R)\SX!?\R@IM!P%Q
!FI@1IW
MOYQQ.Z5WM!5YCU'*=#WZ#S9ZVN
I'Z^;I))D[!Q'_O$$ M1[. ZF4C]?#V]+)!+.L-
!AQ[DSC(CT8DH).93 ,R@DCM=TB"H9^;M
Q>]NYK M.9NB.+M#IH1U/$;,B4'WY+M+?
C12\QZ:Y+Y0Q?-G'L.Y?8@ %C=P0NIW.FD2
M:"WG6J!S9TTRF9=>. ,H8JIY$
+V@Q>6E^A&L\;N]AY^:Q#_5*3S[,KW',@G&
5[]_0(PDF MZ()N\!BH>^_!7A2RSD6:-
K7LUK.IDC3PA]4=??
HPO<$,_&C8RFG/X=3Z:? MF^250,B2!*Q4")
(27,^9A5%
/]9RC@6:]OA[+6=3I&G8@VC)=SR>-7(M.ST
MZS7IP.=T[$Y8%Z4$I%G!\7^9')VT!M$M9C
(;K[&'GU@?SWFK M3S<$%WJ&C=3B)GDW
M2_V)XBU\+2=8H*_77QZ;M%F_=L=C4+DO

56]D '7!A.JC#.OF<=\I^>G.SOG MJT+?
8DAB\CPE SACX
>T:$QW&22LY43S^7;3:Y)K>D,BA-EQPGZ?
-59V[GX*[R@[;69U[[.'03W1%?"1!X
=N.*F0+E6H[_W#?9,2FI*$ MM#' R
_\)X_>"GF@].N0#1"!QPHL#YXP_;'!
[NM5D_AZ"OG34)TR9@P=^W0$ M?
I^.*8>!=9EI/M]N[\^;Q+A;EEL1$*IYO#T$\G]
M$1W%DX^N23#
7@0P,N?/@Q'VGHT6GC7:U(>VEW@0P<4GI*
)_G7^'0A$0C MOYE:=]^D&!V<9L
6_P7=$]?[3DTFR[-O5FSUKDF1-
:IS_20$SB)KS3T[O+]H MEJ[Q8XWC>\+30.
<1[WLW_-8PG;N_W@1#1)S9%#HG'@FAMY(
M.3^FSVP&:CG! @6[;9)MO"?1+&#]\3
=$A3VL;!H(R,E9Y>;0(*),YM\SIWQ
MHSW$LG499BADH-5R@D6*UJ1T>.9JW-
+1A/!E00%F0Q3M_*Y))>OG./#H.$,T
M)0$*1SAHUFK6).=C=34;4#VC'WD9;2-
U[;Y)@:US.+>;!BYU^0,PF),TE:F6
MDRS0N;LF>9"G/.&!L6N*84SNE,H&B_HP1Z
ML0]?KIK$/E9/V7]!8T+W;D'#$5DN?
KEJ4BPY43V&JP.U*0B*]VHYP0)=.V^2
MJD'C)VCF!$
K+GTJU"0DB0D\?,+J&1JI>/=?'IH4JDPTCSH.
Z!Z7R@ M([F U<\-!WXMYUN@B+
<73<)@84I('4V(7GHL>CG/J+U?/MQIB@H^-
JE*'4X& M0A1150N'T&*/[ARR2&1UFF
^NQY/F[0;?Z1KG

L@PZ<|>GG>V.CEUUZO27KV
ME7BPT(VA2'9 6&O*#!C+7>!2HSD=-
ZHN"-RT6DZGP.OT7.#: R0M-/(0_.M9
MHQ0N #2/,
[JC@ZH/P%YQ9HU*Y_KMH4DYE&Q/YT")1]!
(W?KE:X.8]34@Q!L!
M#A5ZPILL65OU%TJZF)0ZT;=;X["^%7_|L4$
MMEY*.Y6&]%)YN/QZTWO|+9,;NI%HYC2C8
M=IE<[5.<& M<-(8L'/B,.W5/@_[I2&_N&&
[WC4M);[QR0UA3QNA$0Z1,Z-N-VM_[="?
W9#^ M#C4R|)H^02&E!"
>ZPW=I^,|'B(^B_L00R9.[X
JM@(]==]_CP|BT9^ *6(
M:@FD+N#9SWMN*4/U0M6X;FS24|96NU;^
MHRS]]3XWPGL|:W:5.X.*BD_E>SV5MLKKS
*.X8V"VS9>*2HZ!; M.V[B^/:(]OOV.C#[O/?
PB/Y]3O_YTKLYO;V_4_[^7[JM?;Z|.569O3ZZ3
MCWF[EL-B<@UMU)>=I3&5#W"RYI1.PA-
T.@JH6/I3J+O_IXK.".O.1$=XXV9#
MC.LBF%0K1+F7V>EEL4]$9_N)7H?
H7LEU4$+F>K%N8[:)R ^1='_][2JW]\]T
M<|%:W_[N#@CKU.RR]A*08, ,_NG()5E*0
MP4G?=U[H?T;19/SS_P=02P,$% @
!H$(61\519[:(@ ^H|! !$!E
M=V)C+3(P,C0P-C,P+GAS9.T]:W/;.)+?YU?
@?%6W,U71^)5DDMQDMF1;3EQK
M6UI+F>Q^FH)(2.*&(C0@:5OWZZ|;?
$$B19 2)2,C[8<=AP(:_0+0Z&XT?OW[
M|]0ECTSX#O<^'IW^?')$F&=QV_'&'X^^#*

[X[^_ML//_SZ7ZW6ORX>;LD5 MM|
(I\P)R*1@-F$V>G&!"@@DC7[GXYCQ2TG-
I,.)BVFK])KM=\ME<..-)0,Y. MSEXGS9)?
Q8>WK]^>G)^=TQ9[=_9+Z_7)+U:+OCLY;;\
_?+NS=OWHY-7
MXP\GIZ]?,WINMZPW[T]:K\].SUKOSQEM6:
FK I
M)4":YW]X]C\>38)@]N'X^.GIZ>>G\Y^Y&!^
G9R<'O_K[K8OFQ[%;5W'^[;0
M^GDHW*3]^3'^/*0^2YJSIZ&UT)Q1/WAB?
C"DWK>?+3X]1I)/WIZ?)#T0GE,R M@N/Y ?
6L= 0[$*U@/F/^:7$G^/T8?\>!3EK
M;/37%=]S[/6R7GK_%1%T@[2
M;BJ&;XZC'X\(#0+A#,.
78.LK]B(ABYT";T_0^HZ(X?
9H$@N0U59:*#\'% Q
M9L$]G3)_1BU6D9&__4 (RMB9SK@(B)?
K/J+^4*+KBT!V.R*1/MQRBP92S;&E
MGU"6:W_,W,#'?[7P7S_^_;1V\RI,O^6F^,?
M=6;<
A!FV77&3)KC'P5C4L_C@>R/7^)OLYGCC7CT
3ZAKGY(%/:!C9+5.[>) M%:P*\C\?J+
$=S5+R/%,\!D3@<-\=0.4
":"C3X>X3;82A;H/V:"_0R8)$UR M
RS..OP91F ^;!22WMN,H 0$*M['(Q_DX+*
(12;3;[-17?JAB^,Y?PGJ73JL
M2SUT8>YW3[A%W;J$0QNP^@-
^)8W\\NN1@O_?H&-##[U\>;LI-*3EV
MUBF!G,#.E/&W$_F_4]+*S/X6D3T)=OWU>-

M2URJW&]Q4A5VBS\FW"SC^W[V]N6H/.E<
M__[-V>D;E$?6,<2$2B02 R*2%@'D0QZ5
!1$Q8X@&83\ED$J!76665AD1\7
M0/^TI\+K#^#_[SKW@^[US?
UE]ZZSKM#R@+3".B\35@J/=*])!/$@(N!"
[Z'S MN7/?O_F]TYB\BJ!JA?>ZLO 6P!]$F3#]
<_O^4Z=_<]\?="__\;E[>]5YZ'?^
M^>5F\.\F1%H"72O:-
]5%&PT#0B7J0/_SW^_.3G_Y7Q(-
>)!UB30:V3#7&4JK M!6^;U8+#?IL35;O_^?
JV^[7?A-
A36%JY_E)=K@"42*@'8:4,_N.T27$!M(/ M-
A/8!?
4=GX]Z"A%U)%3472N2=W@J=WS+Y7XH&/
M+!YZ@>.-
K]@C<_D,5=:GGMT/IU,JYGS4=\:>,X(=0&WI
> 8?'>HQ6NVDY?;[,::7W'K'ZEE//?V 6 M
]J'+H.5N^VZ_E3($9<7
IF.\$M]_UZDJ@!52NHU\N"DL!)!EUN-RE\
@.0 M: 02#;%'TFR/@'H;F?
*9AS[:=U0$'A/^Q)D-Z'/$%F#7)9].0QAU_L
<#Q0^ MF$H3,KA)_^'?
LZ".Q!L>6:L5;Y:U(D. Q!@0!857!)!(U +U)
<6#J(B 91H0
M!957!)#9(_WYQ+G]Y+BU''!I'ZW,WB[++.F2
[@0_G4%]I MM]P;X\DQT9]042M)J!I
G:Q^R?DN M5+A_(Q%D.8\2V 2
$PE]C\37MJQPBEA
]V#"!.JR8!-09S@8W7@@%896=2W3 ML")

(K0AS;@H%,I&@R0)L$@$G/R+X?
0JT7:#]RWR_S\:UO4JYOEJQY'P6"0B2 MP-
@CUC?CCG^Y0$#%@,#KU_G9V&Q
@/R8_+5/,[<9(0[P&/P"RA./JU6=W(K1
MM.I$B.R3XJP7\JFO*!N-HU6,G%-
VLP#3/BI"U:A0?='7A*P5=LZQ6R?JM-^B
MW41X5<63\[JXME#YBOAH?K4ZHNG-
FRM]').U;I!
MJWT4<;,QI/IJL)7QM:J2\^MN+Y*UCTJE#Y8
MZ#7#'XLH^B+ F?
MK''BU0+3">]=SJ5<&I'91XD5!U;6F'!E<+11
256$:Q6 M@/FLN.JQFWV4:<6(RQH64BW
6KGFW#VU CK[*-GEZ$Q]$:Z
H)55SEN3B_+L MI3SRMV:N6$
=MYY,5D/1RB7GIBF\@D-^C
'NDW":"6JL(<]F!]:J0,Y5U'0X
M90]U9[TXQST50KKHUE":AD;4:DO.-
;5AC*5%4AP.FE)9;ECRTPY=ULU^;?L^
M"_Q;APX=5[K98X!V.TB!=3WZ@&YX 1-
4+O0[4[2F$=;J:)B20KMHF
MH@)LRHR.GY(!;-(.5.!=CU"2TA-
OM0>EKZ]#P$,.O[J.I*,[&DS8!1L['A[>
MVG!0]&RI+RXZQ_WN*#KAH3M%4"NHI&=
T'&J[&Q?/#[TF9#.]QMO%H+BXI9X
M_@(3R#SBM9,QYZ=L=#(N,@2_
$M(RA/2QI.]Y I)V(*-XG-_RIE:LU:R:,'T
M49E$(B[!JH!\(N<_'6;Y&HK^SQ#XZ@32-
KCQL!ZW)*@]Y&%0JIU? .$;#Y0
MAXEG2:2Q12B]Q":X:])T,_1]PW>SEV:H2BY

M5B![V%O74Z=?S 3N#8< 0FJ3?/SM,4&%-
YMU"N(9M7[LG
M3COEFLZS7IQR:.5EV]DBB)1J&:'%ELJ/*>F-
M9GG@^^Y^KBJ7;#V*72C]"6-
!=S2"G0_#/;#WQ5T\^X'-8EA9_RVJ3%.H:36M
M+*6]BJ:IBUR,*I&XD@Q9:40DG6'MRQ!>N-
:K4C
M%T95M$.1/6R",@%3O0YQD&8!X]N/P!/T
HVXZ,-T^)[-771;L;TG1[W)2JI
MW;,5X:^)@U97\D53*NK**Y*BU *
<6HC4*Y*A)=/_28+8*]4ZVF\M:\9VJ6^=
MY,*0"Y(^V![+\R^8L$\"=/@A5NA/U/$PYV5
GSO/F&_+EN=D0Q-__8&U.I#/
MTE\UV_$-4HD%2= @$@]YDL*+&S$J1(%-
BDL&2-)<]%[ER_7V3 MHT
9&*WX(W3JMCU;FL7I2=OOCI0.FPER[>&T
L\Y M#!<%KD[89&CI](N. -
G974;S%PHX'!0DDE@/;P$^7TZH-V;^C=?
N7MY<"SZ]
MI/[DVN5/_F=FCYO3CWJC:=6CM$;'HGK
R"UY<3\:&T/0.#K!X0F.3R0"),+@
MH!^9.R];KWEPQ7QG[.'U0"IEY7AC)3C8C):
Z965W(>PQ6ZPA<7"D" 9!@0
M&FD(QAD6ZEP=U"6-
M=^SN%:+=+QDR1I=3+K$HS;UYCZ8V#YV
M/'$_,'D#=9G]KMJB;Z*[E8L1*]CM!822-
&,Q98I\7(>JR9M MPH!7D?
V"'FY@0DO^(V,#R?A
D!$DXD0VIL*+O9R7U8N/*1G1F<>X.Y(,"?X

MFHNLXM,:DV?+F.@T_#3G,:]=-
&TH5KQJ^-= PD-T6L!?JT,P8/:E0I[(3B2
MBGBDBG@3C\QV$=$J74BSE^[W$1C,!*
MY$D)$ADZ\ZC[X/C?'BCN+[[<"
[*)V"8HP6[VN\.\&_,_LVHV-$:N0L2M'J>
M"SYLN+BN7DTOYO)'DI*65HAY11+J"))'8O
$KK(Z:2()F'Z5)1 MU]ICF69.W;GO^+'J[4C-
RX;6JFDID2()-IK '/:HHS"G,7CR@7W(_
MB(79]<"^IY8E0NKBD3STT:"_Y_%1/
4*ZP&VCT#N2OF:QE>KL1N_2[FLL0D%
M!$G(-
+;KD8P,M1G:3N>>H%R8;!]&.Y_"9UA
*7Z) 2RUW8\?J!M6J7BXL
MM8;JY;H<3-.Z:\X=MYV1@ZG$6(STZF%7:]V
<;6*DPM8;;AF)9A$<(X1EX/V
M5)1B>K^M,QHQ*_"C(VW$44O2LRM]JH&)
M5&7=+L_ 1>-J-
2H7;6KDX*JBO;FB\FN'5E+IL%K5R85,UK:3%
MF_WI!7EOG/5+3(<>G:-
OJ,>$+"H$4':R(JV)DT[ESAJ-863W[;VQ
N)5:G>]
M(C&J1,'UH)6E&K#J^VY6MQ3QUF.]X:FL78
MHV!%4Y46D M'9EU6\-;J]6-
!@1XJM5XX^9X(U*VME]U^&NP#LH;W8CV
3W?_C>R5[X@J[6S(!7*V.AL6 M[)
[<0'G@#^T\%"JKK47Y$)GEL^@ER9<2O%":
^89A)P:3JM.RWW<=9]XMQ^[JK5FUR0
M*X&PEYS7/\V]6"IPG=H@:PZAD^1YOF)4U;
M5'61[_<)HN3]=J6NF]R;8J-P,]N^D?&T^I

+PI0_*;]41TZ.WDILX'TW?4LD MMLDR4
>L5MZY2(A.WH=)KYV$GT(JJ!C7+[
NYT97SJ85ORYD$&= MZ9X-
392Q]U(O^@&WON$M3.;Y$I6>NV$$OB)$K
<1,%APEZ[^=V,<>S MF9;
[/2ZEF[F[X+0)!](K0 IFBV?-+Y@'?
Z]EXF\;%ZW>Y(O1K]8;=5$H:!;C MMN ?
PX,Y'MY_S##\B<0X'K2O0.))BL&
(BX$S91<85<*X699V)S]E91LEP"^
MWUKE)
[>/C58#\R7NJVE@FHR!$3W$KB5QB0)R&8-
(KF_*CCAKLV$ M']7\!)9UJ, GOQP"R7^GYV
MJ7# P4R.?D*P45E%>ES?!EQ%TJ_
_2U$R'GIMYD(BQJOK;W*Y*C#(L^X@DF
M;I>5JHM+0N([*_%MT<,,,4+%_CC]SN<($'"
M!6;Z,-"B^%[!)L=%+2RM[N3"HPG([-
[#OI_EIF<3?_NC"%?\,(SEO3%0H)R
MPOR#S=,J&_'SVOXUQS?);SS;>73LD+HIWP
^+?,F9:9C$75] M=D0\.F4?C_0=/<>5CR]^/
I$"/V>A\)U/H!D'&XCXA^/" \CJD'RTS
ZD4#"B+Y,88,*J)C?P"\(^^BXA.(T M>?
+&^R=HB[SE7Y;IZJ?)I\FD64P_+>%1\T,9RU
[[VG;W, M/> PMYGK:G6K'C]9^Q0R-
F08XTE6;XMWESALL0\.R)'$:CC73,;;W)_EE8
M]7#F4,^.OR)AXI'A1^F=7,&)L]+0IRNH5M
U6-]][[CGQEID\PQT5
MNI6X\)%Z>6;9J%C)@\V FLJJ4B].^OJG
M39T9CK_#N07L[_P/=VPZ9$(51T1;)(TF(-?
A6B7^V(%HX5_^Z0>;3T&&55GT

MP&:Q78W85J"\N(,1!,%J+9A4U85U"MT/N(I
J^QWTE,.:Y;/KECTWQM/1Y>FTTO3%!<9
M]
('K/<$MQFQ_)/BTFM<@V8+3/;G*!K_%$8V=
M'[?=T-VR#BA3-
_Y$J>%\N2E7ZD,R5NW;C]21F,5K>C99,P-2-
Q7JP7CIZ5'\
M'E1:Z;7R)JCK_M)TJG/W@=EL.HM,^H$
DQ\LE>ADFHTB)0#9"I2\!#I]^^
M[;3OKQXZO2\/EY_;_4[[TT.G<]>Y'_2U"WZU
6BEE
M;3]CES"\M<<]>0;1R;"PZ4M+#)]L[5''O@JC
(N* M?B(Y>#/^"/2EWT96J61^0L;K:?-
P/'R2DPL'.27"LXP65]NT70N:E]5)W
M>BES7T8%OE;1.&#/P85;%H_;R=C;]+D$R3
_2 MC-
[9[G'7L>;1_^N5I!8,4X1]"UHXCMR>%E[\YFC
M M-?*50X&V+RK(!?4=6"/1$:XEOQ'8IC
JRR;+KI1&LU6)0U3CRSJ@3&,#EI[* M J!
12A7<(RA8 BE.Y(NQV1E_\SL<6WV-
#&$*6Q38DM=+R/+O^?!%?.=L2"X=2;ANN!
N M>;V%(T-
2S;H]Q61N2NL?'YBP,3.?"_\?;!Z7TW+\;Y=@
M8P%# %W
S$(5N*.6X,SB'I\Z5F*25M[Y=HN%*5HA@Q8-
M_U9&-9"Y"QDFI43G:*
[/TP8',X^5JRH>UF9354"FL.
^Q/22[NCKA+ONO/OD M89$="F-
Q,4\NDLCX1$D66PT0-5+K:S@5,

(ENS$05ISZ=NPZ_^3R(77;]J/C
MP^YXZX"8F%V>FU.IZ_;$6CU)ITKYI')2ZT
P@>+?'9]>G);3M-C&&*S/*F!]
M9AK6EWJD+TW"68E622^GM*&BOU8G8)?
UV(!L6W^&CB_OL:7E M-
0/XRW=L%C$T69@UE*X);5L.XJI,D'@,
<7E24T7;0N!E!VPZG&=-XDR3]A,5 M6%
[.P@N'8X89UF+,HL]J\L4G04LBO#L8>9OFP
4&M M;VJ*PHWOA\R^F'_I?
^*/3'B2U+C.*YB!VK'P1VS9\5=&"M>&UP
[[."#[4SQ$@:7M*\9/ER'ABO)\":YDD TP0A:
M#OU@V.Q1/JF(X7%-
YDBUSH9>G(8MF(=*7$*>:;J>4J[AD7DAUH
M[>XHQ!Z<_0/J.V\PM9T6UOD8LFQ@S
MEF,,F#7QG#]#ED:2L:L.Y2A3,SJQ[0]ZLY]1
\U8%@!,ER.WQ@U.W /A

8H=XA* N(E_5 ;&RHQ'*B4XZ&-Z2/BC/OI6/
MN>F)*^UD!&%]V-
-6T^I>);R<7P2GW7/V1N]T8"EGC"=PVO0U
(RS ML:#*(XLE6V5[OL"J/Y M?
I0&AWF542:A]@II$Z!?
FC_R\=GLQFL2'HFSGD#.2\57+
O0M).+'.T1_+?M
MNOP)YP!TBNQ,S%8M67FV-J*IDW?
WH8:_?'SA'HPIQ'N^BM)R_E3N;@2QY5/F
M9CJCCL >7Z$!@Q6FZ_7#
(1>PQ:&+5.D]7W-
6UAO"U*O46'P\JOW%/:2*CY:K M " =194

5E_SW "DJ6S*[%XTE]"?
7/'PMM37K0#*"!=GUCZYP
MQK!"N8DQ$=TX+UD$=1VW9*XEG2H[R'K
M5O0Q@BQ-
?!8$+JTN4^K91GF@Q*".8D"2SI2(:3&@0V:&
M-'8]=[7%LC'%*#>==34BMN*T1
M9*0^J$AG=%
<.5K0V@I188RJIE5F(KZ@BKJ%$T\N$'"6E8-
(1H,N9B
M_:DL)R8*J*)O,:LC'7JQBW8XSXI=2$"3
M;G$^&I734MC4""(*REM$ZQ9,B4RU?N;8-
X]P%[XP.PT02E%U:5SW35M?4\3*.P)!
[1R1ETX MPHUAR\9;\@NXHTY*H?
GIB5MSA-H H@D33(4;NEC&M)?
Z:0$Q=Y_SSDP%_M]_Z*SOT>!3-
0EW!?"X011#\PZL/>.939%?UP-@-
;+0[N,@O?/I'HW#HC-G#B M]YQ!ES6QDLV
OK3OM6BG\FPP[]4ZEEEJ29IP4FOKJP;0U'/!
(EY^G*1Q
MQJT:QE@/<%$%L>RR$INAR5!RAJW:W="+
S?.)>3/S"%!0+#N!M MF\\BZ=50J
U',G6*JG2E9;7BJDCR+53_
50D=ERO3&.L!^2E$Q93=$?+Z"HE
MH%87X*C6VU2!RX,39M[>>'VL(6A#MSN9
M2%P:A:E%6ZZ7$:0MO-&L*08V(%
[A(K=L"O0]>= M?PD?
E\];*7I$HU_\J/4UPJJPNRJD)I6C[F4!=PP^OQ
M-5=LMCSH2R\'JR5?EG"^LHNA1[\%
(9;);C5MD>!DS'$E9YH>YGO@IMX:B)/6

M"XHNUYI[S0QD[GS+T%UCYJF=33TY-
KR2*LD.1?6\JT_4':%BJE@^.W[A6,5
M/#Q<;C14Z/B=6@V-KEM-#_G2*UBO?
1=EMM^Q8,(QQ0/#ZU%1^.C@I^%.#0 O
M36M9D7OE@8'DX>X+YK$1?
BK/!=L0JK'A!96N&.E*/$C;&DM9+4.D2:/&F)
M/@BQV?1?!])+4U]BKRO4K#'A%
[N;FHU4B2YN:TX!YV7\RHLSKVIMA%C20"
<7Z3M@S/[J!!-=
<:L_'FT!\:5.P!/?.\XQC4_8<#)Z8
M^\CNN!=,5GO7&X-OJK]I30+_S:@8//'!!!
93^_;'5"7Y-#_79Z%_#-A)3
M>>T\;H6/^3'^4HR4-
>"0SN;YMP3:5+;)B<)#O&B(KT$^P8_SKL=
M OH]5U>:MC88([9$S"??
M)Q*/1A&D'WI.J/1[X"NOB)704LC2"BKZK'\/
M_D\8G>OC&G1=(6_.7?$GKSM27XC!+%
[,WI5U01 <_-$=#>CS6M5%MH*'J0Z9
M'3'B M-
MF0$241#9VZ3E&J:0NV:I$C<2:/OL$BXN'B
% E71^_7HD0!*D2!$@
M(L&$3K=9LRB"S/1P_\)OX>'^[__CR\?)3Y]Q
^%_?P33M,LCZ?WD["LLSF'P'^H_NSY[-/7^?
C#^?+GP03ZO+7+C^=_]4H MPZ20 =
)"XK9!,$Q#B[YZ*S3QA?V_WSX*^-*89
9DO8,E. "O,0 J1CA9"Q1
M:=L]=#*>_O.O]4L,"_R)EC===/_\V_GR^6G
T1$&,D_\N71?[Y/_[M
MIY]6[)C/)O@.RT_UOW^\>W7CE1@6RS]QL

G'7^HO_?+\],W[T]>O M?
CTY>_'KLY/7)V^>OWC_VXL79[2"
[HG+KY_P;S\OQA_3?#R9^=S+'_[&?^,
M":JHF9<O%_W_NL7ZXI3&&2+B8=0U[3O]=
<<67R_=.9NG&
M+TVJ5&;SR[^CBP5\".'3Z'E8G)],
<_W/B_]U05">T'98G"R?A_G\
M*VV;_PJ3"QP%P5WD)@(QHH!2FH,/2H"-
$7T).:$)-_E65[F@978"+F$1.RFO
MW_I+9>@O.%DN+G_2L;AC[TZ$K7B^]^I_(
MH!U#J9IY]F\XQSTF__0G5EVT5G4KFL(\
M?0.TF]ML_1N_+"X^?NR>">,E?KS\^T(D]
(V1Y:RM'%;RIG7M"XA7TR7.:4<^ MPS"GE?
V*GV:+\7+Q:KJBB3,T)H8(42=:HT5:8RD6"@
MVR!O+HR>E>,F61D%\L
,)/2!W%I6P+&JO;WG4G,AHB\'T8\[
N10*K()0-J*
MH1DZ3A8+I)59$9D,/H+A.8'BI'^=R0B8E%
?0-H; ZLV/I;]Z^,33S\31 M&@J2-?G/BS
9ES'FDT*A7PYQ@K_-
+A;$Z[=AOIQ2>'D^_K0X"U\H:LSC)=F\
M4PH9YQO/>(/+$7)-:T8-:-
"!DN2_1,?)B5%>9!F"\.2\/Q!K]$3;D'3F(V!S
MN2&&(+EFV^?OLUC^0 M5.4>N-B+I
Q$-8R>6N.H0##?&'%1\NQ
M=2KA>_1L(WM]/+)OQOIF8'@S6^+B'28DY
N2:6#669Y\!Z0"4-F29"+D74!
M%")')6VP1C:/J&]3L8W@S?$(?D\V-
TP+Q>5[3!?S+B+[#2?Y;/9[6-9_?SWY

M.)LOQ_\;_/98GE2*)H[F4QF?]8CE9>S^SR0
S9#)9VH>D_.#]%],5V. M O$DZ!3
2IYI:YB:8S<6+)J0BQ/<,M888_1M UXW/&
IZD(VOF<9!R) =,/
MKS$L\%UEY6GY8X'=@D?91B*&.^
AD,*4BH&K,9/5Y"X)C8ZSUG;INP1M PE_
M/)!HQ_R]\;#.H-QYJO*/\?)\=:[B8D2FM(2<
^DN7LL9# 8HVF>=N+XP,ED
MI!DWUJH$10@'RF.M8A$9$MJB;8R%6]U8#
M1^E6>#JBW./:HK4H9T]/-8N7_?H7H<
MUQO&7-,/9SC_6#=@EW'^-%Z&24?
9:9R,/W2,68P*%B>=KM9>1HH' P,O3 %6
M##-.2_("6U>+;$?9D,Z 6@&D!YFT<\C.9_-
E):XZA5VT2!1V6:RWX6M5V:-J
MT7U=;Q)*@@I1@H_,0
Z1*R]5UJ)UIOA!HH9T/-0*)6TET:ZN(G^NZ:1
MB<39,/EM]A$K@:LX0A!
(4RH4@L@[05JI["BT@.$9#
[7[1.MO#26F7<7:OZM.=-K43^
M*+ZV\R"6L_3/\]F$6+>HYYSD^1K-93"Q@/.
<@Q(.P6LCR;&)B25A9'2MO]P&<93S"_"?
$K._8(VUL7'"A;,OV(9I_%R)+T322#Y:.6>Y":2
M"Y73_2+T0E;9ZH?IFI((=:>V+@-
],8B:;8%SN;DRU_,OW;+?3[[^'$V757T
M1)=1A6*!>48;LEA!+CWCD(7U&67(H;2^S'
+3L&5G!,N&C"_X8>&^4T3H7T$(QCN*
[("+X7&F+.C@1H@NV]6GG/:0,*7QJ#
(46S&]7 M@]E!L5OA^O:1-
]F2\P[9"M).)@5PQA@BRI*#SJ,)J74^^C8-

0XJ-&LM^+W:W M#(DNC5+G=A-
5G^9XCM/%^#.^FJ8N:%O42N_3.'KA-(67-
D//65_\&>L.O
M*1*^25,_DN5]1I(";8Z>W'FID@'%!0?OO
7K2HS<:)=BZ_L)#V%Y,&<2[1&P
MIP":^DWCU86H>EXRF];3-
9RFBDPN4L)456[
>DG"*W#:Y7I_$0FS1BG>6M=]
MAYPA>=*]0J.52&YAY-]_N/?)8&/""D\-/F
M6C=:4XRG=Y2=A*I@NY]6BSS_C/6'7>@Q"
3"J T^RF\TH;XD1)Q)F?P46DP)GD>
M>9+T>;]X^X:F(88P/0!I/UGTA9!K_^3];')72
M>,YK,9O/&0,GAK3N(_-86H<8O_2
J'YDUZLNNJZ'G\WGLS]KO=>()45^KR0G
M.%L-2AI-'@DGGTA'6WNLLM"\8<"6I TQ'+-
,*5LF8^OZXGM(&6+,T0,L'L7YAKV-
KEK6KF*>$9,B(C<,6,WK
M*>4C.&02HLE&,-0LY=87'K\AHM\KS^\P3&
M!\[9#!2UT8KI.XN^>4W]+A0.*0C8#S&
[77;>2U+M^GNNWWXZK30M3DN7#J_]
MJ;(FU]+1>K5BI+E1492/R4-
4JCBG@DB^M4V]EY@A^?
=M,=*&_VU2?,\O%DM:
MS_Q7G(_$RLN*]U&(2:-
NFAP4@E0L8Z%T9J!%#E(PR3[YE[./2F[^]XI
MC7S;,;2-;GI/.F^(6\^>D''*_H* 5)Y?
@$TE=3SQW!2UH#.B8A>='(E-E* ML'<^?
DB^;T.I[L_*-
B)]C=/:*Z,@+D;%NQ2MJ+&#)'_N MMI6_1Y

;#QV2C]I0?
(]E6W]N:1<\727XU^L319#*EZK>2:EX8@P[
_($=Q>?XQ3,.'+B_3(==E"JIEJ#Y!K-X!
M>8PQ% 'H)&-(H%9&;[7A[WKZD#IE-
MSY>S.R9Q4P\BP9AT) ,+FZ!:+>)Q *
MBN=D1+0JQ;2^!G0W)4/J=GF(3;X3YQN=I
MBB&OD) I
NJ@8DE:RZWV]+?/'E*ORH8[>D\F-
DPX7MX(JFTX5E70%V0SUL9C M-
ET\PT)NX^KWSL(77+SXLIP'XOQX&N9?
7Q'#%L271'])O)QTYF;=^\QZ[G.V M'+21
925E2]!0$I2:^]+(AXU3UKVMIRV=4SK-
&/7X?CM?/9Y7">LDG]>@^@N MIV(Q%95$
9="[9VD%! L:L,ZHP2K6YOU5:F\'85#RGX-!
<7?+XEJ*O,><\W. M>QL"^12_&?
$AYLZ&B:S_)]0&@RX,81,X31UI& MT;H>
[D<(HM1Z9&6"LH$5VR."[JQR>C UUV]_B"/
T&.$UU.5[YJ4;G88!L4R
M!_ZQ[,C3ZJMFYS8M#:]9W%P_-
^M>%W_$9MC162KWLX1$LN8Z&@-
":F2V%;IR6V M(&OXFK4?_+266+NP!I?
73OM(&*T8E@R,;#THQQ*AN:C:>F4'10O
MAISG(\FX(AQY1#+6#H6:@?/)
#N*KKT1C\5DT/0_Z-
M$]=$Z%H[/<,IEC&9'>Y#L*R.]^A2("I!G54*
(7+B'\|&FQ=_W4/*H#1Z:R3M
MQ_@^RCWMO][7(<[F9 7?8=?) M[7)M,CA-
<0@%-C83CVOG/T_Q#'AOO-
)*:^]:'PK<3[]D]G\T_S59J^^T+=N5QB%E]A

L?*7>2LU(ZB.6D%2CHRXRH;",8H
M'W))GK=6G/>0,M"BVA80:<'\-F4]^I*W7
M64D%R
BNRB%"P$RQOK?,IU"$9K!R6$ET]
9I]AAQ:9S?R$)^K?
E"60I7L0A(0M11'S%#Q$PK92)@K#E#
MUKH9Q.;[!UH=W,3F/);-3>L%3U:E;I<+
(O>F9@TEA: Q@-)!UP$7M5>$114X
M>ENVN\!QY^,'6@>\MVG8GY=/U:
[T^>GO;]^]^.W%F_>O_NM%\]ZE=SV]YT:F
M#RZH45?3.QJX7S5O9YEQ#+R.-4<&2A@-
D9/T)2K/C<]Z'A.@1?"B'OM:X44*@5O7
M?"CL?
B0/*8W2"F=W1CP'DFI/AS]>HB^%7"+DM>
M\.=I4R9]P>3Q'&^;&-
D#J:%8EH)P8&)PA%13)_(H 8SL<.*FT(?-
/=B6^J<=
MQZXZ!E#LL0B3C68])_F_+U:AZC8-
_6*CP%Q''2!0[)Z0]PJ3X^J-OF![_'V>OMW
M"RI(:\UGL]]P0E]_#\OZX=?K!=(?3B[J'?G-
A.EI^6,ZWVA9LUA5%6W##(U, MD@-
B:_O]>NA'"B36?K$9/<-/)DI@G[W][^?
KT'^];IBZOGMEWPO)N
MXENE*4GJ]?]U,M=GFT/L3?,L%Z%WWKN3,
"\!J40.:NGFYE389! M)'#*1Z>,HL"D]5;?
GKHA!:G'#\]]Q=\,GJLEGI;-99].]V+P"'DNM)\
M(EC&DVKPC OQ3 ZIOQ;TJ0;ME6+CDV28-
2B4R M+(J18?&2@75.
<%0HDVY=C+P]=4.*Y(X(QSV)_TG@:26/CM'

ML)B3%=X[DYOWJ7PD/!]U$38AYNZVUVI8\
M]1[8.UQ>S*>GY7GX-
%Z&2>WF+)0EW5+'2Y+]K8V<+4<0B@<;A
%# M"AYZ0N8=]VF?
0/#M+G"'KUT=\|O9?',EZ]O -
^:=!J8G;FB7_PX"O7YD=Q!LW<4+KWCBG*K
M#2^!V=;U'#N2.*C#FP&@;%\IMNQ#
<459'8]P6E:A+;[#A.2YQ4EM:V",Q\09
M.>Q*@G(E@BLA '(6D["B!-%#
(XH'Z1J29_P$1K.)N-
JW3T'V[V1N..5G*-6;0,2=B\:
<'U(3NQY.\=/ZW62 M,_
\3":+TW+S)/WZN'T4LW8YUWYKKAB*
(!T'9VG'1<$0@RR)F=9]K1J0/:B; M1(?
7GX<0=H]VNMM&=<+5B\4R+''$"Q-
)$#.*KN47C&=PCKZ+,93D9<8D=.]&
M^A91@[K=]%06>A]!-0\ISF8GB8+M.=[A-
W@GN%11@1.I7O(O=>)]3L!%+JE0
M),V;WQ[8@JP=!R4D3B(TD=U!B'PZNLOH3
[/?3QVE)WX[N9 M3MIZ*<&D[JI/*!"BY&"-
TSR8F%5L7W_0&<"X]9BY2!)T81AI 4
D>/D$H(07@74_/.V;O2N!78#M88ZZF\
M^H9R?
(I4QOWDCWA0.KD8P*HZ3S[ZVAH1'1AE)2L
MRV)4Q,ZA3MEIG@G=^]%;)^D).&
M0XBGQZS&JK'A;]T-C]#%*>^7L_3/$5K-
8V89<0JK6?-N MNUL3MQ6\?
I0CA'Y%UUX[O2.R/GY:78T[FU\LEJ1<5S?K-
E/"+!HAR1EP9VY\.

[*S]DG09_/9M^.,/YQU5,'T0)R ,D;Q*Y'8ZL
M!7<<(H]>U7@3&Z:)CYT@P*3C&.I"ZWM<)
X4T=G)1VXLLJX MDGK"TJZT'D/Y7%]
ZU6N/2BMJCA??
*G^SL5X<5Y_^'RV6"Y&RA9-_JJL0W(-
MN;'"0:AW&[Q.6JBHL\RM>PH_2-2.%70_%*
[:2*J7W-VKQ>*B'O>>E@[BBR[F M?D4_F!
('ZLRINY'_=A*FBZO[-%WP=-
JYQXM1UET'!0XNUV:ZAESMP)V%J)5!
M1;SV9]$::V-EB9C89"U
MH2BN=/$B(_*XX([V8Z!/>PP5ODO1^7$/93
[5?'*:-$ M 8H46D-,W4A[GZ#.H
49E,VV2&79K?
S&/8GD!UZT8Y7;42N:YHQO.1KRUEWX
MRQ*[VJ$Z!$9K3,)84*Q8"$I*R-
QFER0!MWF+^/NIV;5"[9C1TE@VO9BC33"_
M/Y_-EU<)6\VTU21XLHR*U2/]*
TPISTR=*SD YU//=AS[5%\V.CE3PH_VYKW
M22ZGM2A8$"
*=R7XJ'GS4N&=IR<\\1[9%R'?'Z:PBP":
[87KAKA=,4N:D0Z8 MX
W"SF;;\D)+GC3S$8RW#LAI*."\#2!$EBDXIC
DOXA-8D[$ *?3/Q/
MWAIV=*LI2IOFL/340[6'O;V
1@UB=P">,$8GQ6,M+BF@4JS#4
VACV$D2(;, MY($:A_5@'#<2,Z?S\0?
RCM:MD"]K
>]UL3>!B)I!H_+5NVGTPK12]36F:$I1%:8
MEB"5T4!+)7*TYL"CY0QS%,6TO@-

_+S''4+/1&B5M)-,,*+^NRT%7KMQ9^+*>
M0_H,IUC&RUJ%:I0GHHRHEPKKR6<,48
T42;EA>*Z]4V7!T@Z@I9&K3'34D@]
MC5740@<3K((2!
('7AT1N/=:$'Q>UWDVG/G(@NR4&GKC:H34
AMKCTQS3 MN&,*?3_!M;NT.2YGQ%1M
",U!*X)G49G"-XED*GX$(2T4;
<.^+>AZPA:^[37
M(XW%U>,QSTE*\PO,K\KH8'KOEA77-
GX;)1CBEC(Z\XH>.TL[R$ZAD ^ M5R""LV#-
^U/O2_,1=/YI#<"#BKE'<-
XD<'7];V2YR,D[!@4CQ8')>O"(=1"\
MUR)P+$FWCKVVH^P8V@/UC[2]9=9N(,5.I
@1:DS73R'F(E05Z(U MCCD=FX]'VHW"
(^@'U!I>/8JPM\8:]9[[;#+!M+H.>)7'6D_G'0E
M(WXXVA!!DALI'#K)=4BEN9^V(XG'4&31/"
≤
M4JSYN*6MB3N&7C^ME5(_DNLO^[WR]FJI
%3&,^[RTSG8?ZA-HH4PAO' M!5BL,:_.",YF"
<+JY+VT+N76^-
J5QEU;]QRU!CN((%LZ6I_'"V+:RUDW&Z.;
MBW$9QJZ&0X]\M#EQ2S1)Y8D+AIP_GDM
M&B93XY+H6(46U^TYWFV,&N\RO1FY9CJ*
E^[BR*K>&>1*&Q]@K#;0CE-,.HA("
MBO(\6\^V5(;MN&^OS/'ZD36$:ACS($B^"B
W9MKVJZ:ME[4_B#O
ML.;0KUNW7EO29V%2NXF\/TLX9Z>OB*CK
78;TO,SH)2
MVD,HA0/C)@;)L\$G9.5V:QC4A8JG@/@W!?-

/"9)V-S&V7L5(%8$^D_D3J0YO ME#%#,)A
%LN$M#H[USH)O#UU0[JQ<5SHW$FN3X$|
L$6|CWXEG6QH|4 M0DD*
<)@,*33OE/%8W/7)A|OTQ]>11_0&'9(SZA(YI
9EH(0RL=:]WJ M_A%D'JG!V
ENC]]UCY/F$VR_O\^[]+_7.CA>(
II0"7EJFU28+6(K%CA8VF=
MQE+S;I^K9MCEAJ$GP|]O'W@N--R&H5|-
]]T>Q#0 MNH:JWNQ<+%]\67<'7=>N7XZ
/"GTWY/)9/9G#6?I+U<)EN[PSS(B,=6>CJEV
MB<=<;VBA!HO"E(SUOD5KSZ_?%;4X[+Z?
NOL(&D7+3= I@D^,UU:9%KR.#(1U
MM1,Q$^3B'Y2/]U$ZA-S@
+%]U^%YSS!HUP7G%G6W:$_IXN-
%UX>]LQ5_3.<; M%0#/L,SF]>;F*
ACM:&0A,5 I&,R$+7UH$UD,6.(LK1&$[-
B/X%[X/!9*F M!7;7I-
9+$V>S]43(KS=X^CW>99E9%%:#*
[719UP7@#/AO%1=3& MI-;UBH^G=E
YEX,#]O9F/Y#4F^WPQ]';L4E%'16/
01&#TIH <%A@N0=&5NI
M69&M:PH>3^V04C5'"M*=A=X[2*^*G|@ZI
3M)EDUKZ$
MUMF"!XD:KGLT(,@]3H0].3C?
N(W3_$A6Z8@&@U;@!6>T3;IB(.[!I"*T-3E+
MU=JE[VDI!^;P|Y4"&G_&30VTLH_<>"]=
N=9Z6065DK%@).O2%AZ<=
825ZYP*1R*PZ9G[Z=U MN"
[444+X<1AX*L3>O>$ZG@E'M#MF07L?

R7#+ L[6ZSW26QUH.QK?>N)R,^*'
MZZ,=):8;H60
!\%72RVKI=Y,R[VM,UOJA=BKVQ=]GAL_DI;
9!3J7O M)FS$C3,I!PV\-DI30GKPGG-
(FG"*S"37O!7G8^CL5^4_GTV7X^G%
[&)Q]]NY M^)U^XWQQVDUSQ_FH-
OLJ%.^#EBF (C4#01F*"6TI/@?
A+3NL/[[K"H[GQ+D! M;G?3[+V"X4 ^S$-
K>(V+Q=EYN%K+J' 7+:L-
$I6J([A4!A>#!*ZME%+7AM*M
M>YJT7<'Q>.B# _1>8#@0H.^F?"-
IVSE:264=@.'T7I8@0!*IZ+$V.7.L<^E:$[=]%
^.\EJ^KS M42XRQ) UR%"'HHI
X7ITCJ)WH9R53O'4NEO0 R0-
R0H_*6QVEL\36,ID41X*9+*P+P$VH+7U5AL
MZ,/??>AM^=T#UCPX.Y_/+CZ?5_6W/702G
3%C2&[CTS/IR/=["'\#_B/N?LU%,II9?9V
YB!].*PU22!*IE%Z; M'WB/7S-B2/.JGYY!/\I>?
R30>[NKOWF"$9?7"9Z[)$#1!^.L@#?"U-
K5VEO M,2#/PV:5K(O-
LZ6/I_90?.H$>]-1JV+>N-
'E,P^1<0LNBGI7$,ECR\H#=R((M$XM,S2?
X-"-^2'F$ R'WH;X%AP'"P?=
[1WXE>DW_&4YOD9\SLTX;"X'7.32F
MCOHK2B-UJ@]4*9I\3Q]X@?
4GQ\##AN!H2#X_@?X^7Y>$K[L!*]
<:U6)19% M,>#)Z(+RTD,,(0(QS-?
YICZXUK?T]Z-
X2)'>P!';0.1/HVZ_W5I1:RR*3(2,

M2.PR6D/DTD$04EKO.'.A[R9?
NU$\I"!EX#!M(/+>6TD\Q*@-(U"T,=QQB$IS
M4%P3Q3YJ<"PFR4Q)O/GDT[V)/@S7[I$S1U
LC?
C;PQDAT/1M:;!PB*60]!QAI^&Z:SS%:YUK7Z
M4AAP-$!NAH4#_F>0,9SH9AD6"?
%9E"2W-2@E 2IBS?:*YN8>Q+T/CYR/51(
M< R0;2#U)ZA]K2.(%\OY."WQFQ'638M?
MWE1?]6O.R^S4?GK2\QU$-%OLX]8
M9\T_(S+?+V?IGR?3O/ZHCI>8?
\:K3T8A!N^"H4!2)'(U-6$VU)+LE(R3CAFO
MFC>8W9W*?17I?8NGV-TE9A"$]XFV*5?
@I7'TG4M!Y:RS;YV1JL M[">>WNW>KS@??
^XZ.6U8A*Y!^?4G5R9[<7:.FS-
)WZP&DI[D_[Y8#\@E7M+O
M$!\O)O43^H7K/WZ'J4H\/P^+\S#-
;V;3^MWU3+J3Q6*6QK7 H#H,OQ.Y.+]\
MPWP>IA_VGAQ[O(MM9?
^/EP/]7,'Y9LVGY?J'W2#T[X]11"-
IMX9,3FLPM0DE
M@A>Q%K!:SJR@;WUJ7LJU)]'[%]7=>-
=BA(KY4,B1]]I6A:89>,<4:!NB8X[\
M>=&^K=9-
&H;DDQP65=]6@NTAG8:%EY=4;#F@5CA,)(
MT,I<4OMF$[O1.+ Y/\,
60_B[0&$ZZT@$[?""@W%R.J<*U?
[4F@PPB#7FF5; M6N>9O]^H]E[3E? [&]
[]Z-5T7>'Y9K9\?Q'_&].RIFCN-
J^C8HM064J(*1(* M="8 ,)NAQ,Q=3MX$V3-

+]EW",%7_(Q#W@"8_J*C[VH/?4Q?
5/5PIJY%/,<3L M,P1=1Z084^?
6%M(>66GT.@7GV]]\>P2A S4)
[<'7@]SZ@MC-?7(]"[D42W;& M)-!!
(2CA%9")DZ!]-DYIPSBV"K:T'64[GH
=+XA:2*8'U%P2TODI22O)983D M9
'EBP5?"Y:D(NQ611FP_3R/.PAIO[JOUUOX70
-[8O%BNM10Z9
M.$ZA@I'@<@F@(VN;.#TM94@9\(-
]>#R/QR8.RLV2C(YJ[4#
M3CXSJ(AU0J=5%-42UEB[IUI?UVE
W4D3@8UG873P_0N3,=O^@L!
[?;&A)!@.A;.'=^&NLNHUR7S3/=K(0)+
[@S%K!K6HB92!3.!8
M#N!12IN99='T=TCQ,'T#S20\/$IL)Y?
\^JEWMX:XKYO$ MR%N3ZHD/6%-
=KSKO+FI6P/
8DD3'E&I>@K0OT8/**NP)K6^*D0XJT78E;M
M?
1^!SZJ6N&=1(UFLEEA//9A)E746G&06I''1BM
^8[%VX
M@S3_)XDS[Q6A>S;JM9_D+N*LU*Z&SRU.N
MSK^.E"_9^. A\5!
B5R[3F0&6NN8'2LLQ]91[GX4'\RY6)40=DS2
M&P649G4V?
78@8N8I!E0\MTZY/8+,03D0!X3EHYV-
1TJX3_?B/D([+M5(=Q1% M%"Z@
2UX34WS0)RQ&8(3=?JATS*T/IIX#)U#:Y-
Q[V[N3FW]'/WF$WX>F/:;FH9K.^;[SJ[$<;

M-
+R:;L6(D]NTK^I2SF;+,!D9E804VH(5R.K=U
([(&N MO7LLK3IV=OCZ'9?GL_R?
%V$R+F/,W](VG]6SU U"1EJA1Z-)07)?
2W:,K8/A M$)CRR'+12>GF/9;VHG@()RQ/#
<]OFBX=#@-[^U,=[^YGR8A9=!RE!9/J7 ?Z
M%D)4'*1GTE+H7OCMNJ)[MNG]
[QB"NS,4"+441QMLW&#*=W!|S9W%)OVGK
M2.DO-DX>
[S!>:|9)J0(W#BRO@|H=K]=>7($8/.?2!E]"V-
TT'(3VGK;A]6M& M04GIN)6 C%BBK"
$V,J<*$J43$0NQ)X;|OIMP]3NPT/AEMOWD6
M:!C[@,(MD71CZ!R,/[0O*+X)6?
L66M^!ZC;T:B(K.-3 M>3UM%E%"=%:!|]X$]
(RKVS-
3=W:=&V'H($Y**PP=6#)MD+29HQFEZ"2W
MH@ZX,AJVI:W<%R4&4ZMX@Z8O)O0=@&
AI6SLEK5^O2JS3%DD_>V M"E;:,Z%1J5-
G>#=B=QU,2"QK,*K.= P8:Q,
[A(S%6JN|R.MQ
MOU[@NE%X69[7;K6CDC*7PD504M#N2(E\
!]J\!!-0[!E+1!Q
MVZ(UE46S=.>W5+V:OIQ=S)?
GM6_D%6W"(,,
<$8P,1&!Q!4(@+>,*RJ)B3(&W
MGB2P'65#,&J'0.MA1S-L8$X%93P%
(;QCJ*AB%Z M)U3)R=C0>@[L=I0-
J2=_WYC94RZ]8N8-V>VS/W'R&7|G)^!\,|_?
(;N+](-7N'F7XVGM^U

MP82QV25,$",GUC#4X*408%Q2)>I((?!V&=:
W)_VX-K1L)A*<08)O\TB,I
M7PW2(2=R8[C.R&9%
[*L]2ERM/D^R7B]+$7QA0BB,R=GM\KH-
B1J24S]$".XM MR">'X=F?
L\M)900J'*E4)P,X!2PQ(CYH!"?
(,2TF!EVX=2BWJW1N1].0HH2A M@G
?,3XA!KO$2S>MJ6Z<[
WWUA3(1FK2WPHA9L]!&!,9UG%B4?:'O1NT
M&![F'B^V_N=KU=$GY[,)26BQ&C-%?
O>+,)^2[[UXB_/WYV&.US[Z[4^>7U.R
MU_"M]E0TF\S5,X,:Q3+_Z'86YI//.\?
\,W%QXCST_+K>')!/^U(V0RK1M$7 MDYD)
(!6G\!NE 1\M.8#
(HRJ8LK2MXYH=2=PW<7//Z[YYS[.P&*^Y&:
[NO1.!0PIN^L3:[51/?U)LEB&\D\3[F'$]I&=D
M';D92"ZOSBQU8/6
MDZGVNGS\Q"0WJVX>$NL;UQK<]?
XWN*0UA"]O:QD+:8?ETO[MI>X-
S03%6A)0,%DC+0W.%=H@-
ODLI5"&MVX9LB?)>X5YWWMWUS%QL1B7
MTRL-\G(V?Q\
($/.N]\&OLS^G9/*N&BNN6C;7+DQONEDC]-
M19UXJ1C$&LAJ9HKB0F749:N8\,"$#ZI'RR
B.Z'#):VIVHIG&=0WU-
XN%G%&$O2@X/YO=G&.]L6(2VD/-
FOF3LO?PWA:F=5%W-T*0](\
M<(3BZC0M^IXL/WF$]:JU21G1A]9QSB'7-
ZCVM$^Q;08/JI;;9M5N[[8BN.+M

MG4Q%250Y:\ X74 QE^LA3P91+
["C=0EOM^)HL0$>0>F0TM9/C.2^Y3R\F&/3
MV=W%""[.9E=6[7+H;?=:8M.+0N'=?
DV0!KB,)XM-#BVB@<0KP5$T'PH'+3*"
M\H%T?4D&@9" MRVQT0$.QT &!N@W-
0\K"#A6LS67_U.Y[RBEH91(P5GM"Z2@@HG
ZI".\ M Z!Q^[BFG8
/:%^^=7/#EU&,VF7'/05ZKM[9C+7M/FFY[#I
M=%AYHR<
8_R/+L[;VIS2YU@0S4T\RDXV9F1A_G'SI,&5
M/BIGLBN@F3.@L%@(1D$].BR3LR5UBW-
#[K @5G$8>ZRI\AT/PZ"1Z7QZN)R
M*=H4Y\&(@#5-:\%'3R&!M[ED;
])AS:_M'69I0[/O_]I:C\7=<%(F7"<7''H0
MHFA0-A'505EP5AL?
@\)LFH>B35,FAPM*BPT^:ZF!14.NJ:D"SCF#
(SX6W* MQ?PK*-TEJ=0;2U8'JJZZ7*
(+)T4H!0EM:8HH,G&(9N$)NLT(,>KM.
M:8>F?,=JC!]P3PP?,+V[AG],YQ@FX_^-^;?
9I-:X7^[AT^F&BIB/:R_#7^F?
MTP]O<3Z>Y>OEV*P-Q\Q
.D'^K=,.@N,1#"M2%<>SD:VGN_>VF"'=
<7Q:*S$(MN!PD,'KH\-NB*Q9#
&PMM2U!7P2@AAJ/<@+
[C8>GI"LWJ'W3EU6^-=VOKG
M%_/Z_)4T.\M.P78*4D$N2%K,\-
K=2Y./;)QE$8DWMWLS[,V6;6D[FIJ/EM"[
MO8-[$>13'[Y9CXJ7:
(A66XO9BR1W4@2(@ERIVJNUJ.:5KHZCK$I

MC.)$749PDF*WPJ-.IAB?4^O$6$LWYV
YK2. X:[B'&SL?76W+SBME"B,R%>F
M3AK5X!U',,ID0^P*,1^J%'O?M0R-
QY6]R$(J+!,.C7*@"BL0C1;@K8U,18*H
M[*O'>L-E'$4T=-"MT'>R8U?
L#%;1;-2(V.R%B06$K'V9C950JT:
D8|>G=4< M9?/SH:=,|CUU;/9#
[8?'P>BHCH.N^+XW9(7!Y4.>3@]|73'L_M
M@JVCTE'=XG)RV9(?
8GR=,EP|*>!1YM5X(1_Y'[$MP6TP$Z$VQUA
V, C,"VR!AH1:H.@U$)G ^9-!%3VBFE??
LZE'|5Y.Z$T%8%N;N(M^JA66($<[Q5-
H^!MW#!|R1
M%JDC2SXZ3LXE<9TDP@J$%#08;I-
*R1GMFA]W#*U(_7@*U-U2X(;17#
["+JPY8]?9_N3-S)Z!GP7,A8 MJA@ALAS
">N*|JJPW#HC<9B"O>,)2O:!ZX$1T+N[].QB
MIY]P'NH0VG>XN"!|D?'L./__XM>7XVF8IG&
MPN3J;R|?NT>'V0-3V,K!>4K&-
O)/%F1I].E|03>LV'5],ETK*6(Y[1,5L"Q=>!UY
7P(E 8
M;IAW1:C63DV/R]G7KM!3Q^M'K=X^4EHX
Q!M7Z MUM0W1
S)1QD*%F_;@_TDU|PQV2#CQ9=/9!5QQ
0MJS@#,0I+J_(1@A$!T$8A M+&H70^O.6-
]2,2C'X0@P]!CA-
0/1V_GL|WA1G9K9_/4L3%^3$<)+ZU39AHL
M2PZS107D7O.:E2(2.?DR62DIM'2)GQ?
3^'V?]MQG/-P5IWJ)*(*$L+^,^#(S(C.&?_T_?

YV, MO_F<9_/1=/*/;_G?V+??Y$F_G?W=*,.DD
C9"0N*V0CH& <7?7#6:>,+^]\?
M_\ZX4AEE@J@] R6X "\S0BQ&.!E*4-
HN/W0\FOSQ]_HEX#Q_0\.;S)_????
GGW_^[:\P&_]M.OOXG6!,?G?Q[F_/W_[7K??
_*9?OYM[[[Y:_MO7SK?'37&^EC^7?_[[=?
W\?C?((PFLP7.
(E7#Z#'I\7E7[R.1G]W]DMZZWST
M]_GR[_\ZC;A8*NC!
(7RS\AWU%5R\#>J/@&0H^=_^FJ=O_^U?
OOGF3'(XB[/I
M.+_+Y9OS;W]_]^HVTM%D\5T:G7QW_I[O<
M/,ME)?J+(5=0NL+Y_^JG?;+/
M/%\$G/SQMS@]^6X)\>6;U^_?
_/KJAQGE+R]>__SC
M^U>OWW]X_+__O+FUQ]^?/?
^QW___=6'_WQX'/G/$*&NOLQ(M@2\P5.NC8
M,YJ,ZHKT*[T\?U1%/\#X\E^+/$GY;,FZ
#2>QJ_>-*X+YO12PV,,>;S\Z='I M'#XB?
CIZOZ#=JVYD-
(+\BKZ='[F8DRZ2@Q"!=ACN$+S2
8IQJ2CI0RKA-C_F M%WPK.
]+AIP_XKLJ\._R>#&_^,E2!4OQKT9Q)N8&X_
89R/>&"%9RU!8*;-
MU0D'(7L!09D49,PZ8.QK3L7X_GBC@O9A
S%7Z/Y48DVZ^(D%,\=J$)?
7,X<8BY,A:"33:HO M8MP%J"%/[MGV[^'-
!HI>Q9FM!7X7A;9DPPU,/RPWK$Z@CFX8(H
M:4C=PX'M%3?

M2^J#4<)AB4%P"4QX0S,@&,
B(VB1>5'<.YY;+PP#4N$K&W7W
M3%A'V#TP@."<3"?
O%]/XQV]+T_6(HPB%V0"9>PG*.W+&.6IRM,
[ZPNN336 M_BT0+35_E[U_6^T-E#-
M*=G;JF8-5?
UJ$L>G]8#G14I+P>+X+8[2J\E+_#1:
MX/@<Y06-.:S+DJQGO+V@I./1J"B!,TMVLX@
('9B*/UKDB3&O?>268IZ#_M-
I*^30&Y+05>Q'AZUL^G&&)TMKV@K%=38
(W0$# Y8U)*(LLN_*#'7.,&O;KBQ?T(
M'O&10T/1-MPF5J,ZIWL77.L<-VRD^EV<-
+34UX,4V$+8#:W%!_&AT$IY&R'+ M2&N?*
(*L6!W *
(^<,]1,^4=)@A5G#+O@P#HR;JC[>M]T=&&
M,G\Q22\^SO)R_9O_!\Y&T]/Y[5^<;UPF!R$2-
S1E#&6?#%99!1.-HQBY;F MQNW%
[9NN1EB&LQC:*G6Z.XTT/,6X@G]-*
(3Q'%4@PU8GOO
E74T,/0^D_[K=+ZH"^S%.1OG1GMK(+A(E@
(/!0K. M@A1VB#WG!JYA#9$^]+K.;K2-
4GJX1+O",_]I.GN=_WP1X_1TLAA-/I*--J%O
MXYFU?#:9,K->&-JC(R.K*@<-Z%4!QZ6+
GEP3K0^ %T'X",V9?I72,-ST,LS M?7K?
%;?/&=T%4T\1.'?AV4T
3H]JO'FOTDH'/=RKWHDM%X\4
TSHYIL8[H>Z##U6!IP9PDG*7Y[Y\2+9VD,/K
M'*2T4C&F-4B9&%EL-
'[,S(!,J%AD1H32R35>

[Y;M86##W[!MK\/;%VR-%="'
M27(/2'D),JM"5I,G:SZ*
H3B8$7LM**8XR[Y%2\(_6A-Y;(
V')9@KH82UY M-
8DUH"#_D,_^?'46;W0\'=/GS_NIM]-QV-
:9O^D$1P%581R1.6L$$$5%\") ME"
R:Z/0F;GFJ\J:$(=G3N,,@SY5TF_\X/)T>O[F=%
M(9,<#-)WF;9>+V6@B86)L?
Y"!6_A&9X;O2IS=;S@=IKH89VY/>HC(1S*6&
MB=*@K#$$AG9*8Y06006/V#J,]#:*I\V(+:7>
MX&1%I,C#=Y9IT,9JX>B_J'1C"GP%X&EK?
W-9]Q >N"H2K6(CH&_*!_SK[72V
ME/YB,1N%TT4]!/HP?4LKV61Q%'WAD4<#J
6M7Y(["$:6&B^?39!%\](Z7W%+
MR$^;7$/JLX@_<'R:KT!:68%@)MM?6W+P
M9"07,G-:?#,6-/0E=(IFVYY"7P,[2
9MH9O;!#)-LR;.R/TBDAAF.1VA5UXP
MAJ!%32DT20*F%$"8(DKVS!N)?>9-?
WG:9.EE1YN4\0VISVUB\IX)7BHV8-
DD:OL(:A4*DH3@N,\=8N'ZN74KLG9$\\T!E0
MPN@8*'I55_4,AJ8K+TPRYSO%\#0X>_K7[V
-9];"NKA]^R)_S
M>/II>2%*$GU_>G*"LR_3\G[T<3(JHXC7W_(
,Q_.O*=BQA%13 M
*VJ2_4GE4:%I^ZYQGXS>WF,DX^T4EU_QV@
JL^-:TI M@=$TYCD5).M6*]:Z0L?6H+<_4-
P,P%F(D5!"2)X5Q%!/Q853M HG R;0]NQ*
M5@[=GDALT*)9PW+Q]L'E4#K=EY);-5N.$Z
M69YKQ JC+UEX[IG,3+6^R7^DX8;-:;&.Z

*<.-[R*8V+.2:]+AFB*!17(L_5!*
M.F#9R,1,B$&U/J]\3(%D:^EPHT"R=1300QC
MR&A3K>=NP(62((KHHL7$F>F[#M1M5,/S
*GW T6QZS_K8\ M=UT*C&;#Y8^GY:?*
1!$E4.'XUF9/1OI3H:YS-EGE$6YQG-
'IRHX.,/N30JG1V M/,
[I=$RKW]D!U]DA^*O)YWR^>UY1./-()&,.
C$6% 8$E,C!:A]%L%Q)W:G&
MSSH'<)W1;7W@^-
"3SAP.G]$H61M7A$B&@LX)/!8%00;F38F!M
+< M_?
#EUEUP>W7L^MQ@60OB@6'=_FG.K_$D+X
< MN6@8[Q3W_U"-
G2TP[BP+L0>Z3'>@ML9YTJMPG6?
*Z=D'6L/#"_6AV4,-K,*U. M>U7)L*21.J(I64 -*
I@"5,$'PQH!
*(BKLD5"G8*1%Z#\ER7ZVO/>3*.IH70_L*
M'7X9CW"R^'D\#3A^D3Z/YM,9[?
*TG(W)*SKU;)514NK;VTLG3:NL"N<[: 6*V*
M-K!
*(7K1]R([O^K!A*RFT5,RT1ZGVD:)8PROJ<V-*
[0?>0 K,[_@>YS50ZJKBW OR3R3?RL*
A6405)",>;16ML[#?CR\?
>AZ9K]INXYJ6YM6;_.L=ERM M'4:7D-
_1GC(;1;(EN%HOY-
V+@IX2LYI>Z']Q>A:0]J^=AI9:-5#?
5=DLIU8.6F;4 HK6@1Z=-?C".)2HDU+,
*M&>X[Y>]X*Y=/O)6F2;"[1Q/-)6?^L(K+'>?*
B-) MG9R>7(3^*,%

[V1>@\+Q]W@O#7)RMHG0<5/A>LR.J7SX#
6WD7GI M=38N@4! M1"D\27J\QD0^+).
M0>S2)%KDU,6[$9OXQ57)M<_=?B-?
%L13UO(I^'N?07D
M(C91%;F*,EMJH8=3PFL3YIH8?IKE_S[-
MD_CE;+8PLJ*+]=7B0U H(C@4&0H!%-
ZK+'5O1%D-ZS!,HB9*Z:&VZUV3YQ+@
MQ;;: >* 5M ->#NW?=JHML/NU$(O YD[-
Z$R%HL)D9Q-4<_<;"#?4[@ AB>N M-
,;L1>L"Y#NC3G?
39F?,64<=0QG([W(\G=4JZ>
<;*D?!0LREUJ@QH+P4M3RJ M
&%]R@EUW52'L(MOX-H/^V8KA78QA+?
11NMCU%MU>7_)X_,^#$:=G44D7!O5&M&_
M2-.KH978>LBT<5!$<,--
^:Q&C]RR*8EL'5]Z'YZ#(
MLI$2>KA+N'O@;_Z/3I+;F2M:S5QWR4I6-
D>"4(CJG:)RH!BI))(#KI
MPDPHI;7UVAG<$Z=.:_4TS&!:
[J(OYO.\6#;=F"_%_G*Z+)A7(Q"FY_0$Y;9
M?:]/JTS?E//]U8L87:Q]\"
()1Q5/=E5Q&;3A6C)I6%*FD]6RT>.?'&4&TD
MP=WGV9WS#]/SQBTKY',4LY3>>P[.)5M/N
MJIR&<8!+VB]Y'.[))@Y?
KMYR/9GX:@&=E@\X^YC/3G6K"#5EXP:B;S
Q##:^\D]^38JM7 M&KG\[7)G($U@&
(V75NCY!Z87B\L/>S/!RR./[W$^VJ;WS'X
WVFIUUZUT*A2
M[.53SY"1\WH'N#>32T!GWNWL*WQ7TUL%

K6BB2ZSF:+""^9A< MZS;230?
0[$QW"S#G/3"$,T+Z#,8Q3?)#A(":S'GN&
(N8G+2M>[(W S]4U=K= M<7?EZ?
&@>M]U[=MU+G-H6"4S;0&3-
"1=I.^LEB"=$UYK+&05',ZU^X[XLL'-
M_#IZV]&U:A>(SS?S6ZIV@_O53?
2R(PII$11#J\A9+1X4(P< :TD$HXWD&%$S
MVSI7Z#'?S/?-
G'74L:N;^1)=Y$X&FHLR@N)UST\:4/)7%@I#
DD;PU%K'2T-G+11I&;%R/0
MXTO:6$N1:R1MK*.%/FVG:]
NTJ%KPX6:VT3NA;'U3"Z2RT$OO51*>)LD"Z
MV^Z!=1I"&_N?,FMY:;G]_]J_.IU64L?
75M;SB.';EC
M+0ARLX'WKK7;PT[8=$PNE^BX1;#6U^K!
HXHZMVYZNO],?
BKJ/4'@CZ^_L/L^6NZ'\=,08O>.O8
MS=5H=M"+?
F=:GO:BHAX3.M+WGZ:3^92,DQ\GBSS[-!O-
_R' M'!:W,,MBDR[DD7B/9-+&Q$@4)
^=O;0R*\RV=;W?37 >-.%Z5FOK.F@U)Y!,
M;!+$;]/9XB-^S-]C_".G*Y"OYO/3G+[_II-
I(BX)! MQ*QJ\Z (09L(VED1(S)G_(W=]YZ4S;
[1'B![]Y,)#9WGL]:DN>:$3!;]CE!$ M97)
(#H+W9!U%XC'M)@P,1LXCIV'*V(GK@\
]5++O'Q=Z\/E_?[\LCEO1OIW6 M8Y"
(X_>G(8T^CZH#<+']6&&CM$P#8JT2:8L";
[T%CRYQ5Q23S6^VNB$[0'+V
MJ+H>WC(N<#KA5< "A9/%K0PC;

[%6Z'6%|>2UC[YY9YNNV Z89+VHKX>J
M]QT6ZXM:M4:S9*,%Y(P6W&18O;SQ(**KO
,F6C|*[*%6[,OI M[--T1@OOG7X:;>;9.<7
DK4*JK ,Z'P"H;AP9-5&P]HW7+D'T
$SJIVB&E;8
M6UJ6/Y$E./HXN3(/OY].TB4P>G84A8$4TH,
7$9P(TM!/.CD']SWE M
&G15O*W*>&V75B65Y(KUCQ9J]A:3GLJC1R
&P%FWGOF@IN(E:M[ZYO0?. M
;*GM9)N|=OOS&-Q[3:S7 |^I^S DF::ZN$@X
I;K<$SP[BH M,^NB"TD';#U%B]R':S?
1'^VTN)
(>C530PXWYO1BY=KPP2=/"T;18WH(A$P%
M](87)#>P>73C|/1X(.1B-
^Q81_(]L.)5/3;/|4[VBLOT%W$6J;DO:C!N+
(Z M1|!|F=.W(]_Q>-:[.@&.!VE
MY4QH0%66UA*#8). ':H=A,(4LI]9|N!?
0$Z)$.|'W5MGU)E/)$"^D+K T[+H>
M:C*FB*Y.AI2$X-
*FU@FF=^%X0AS86LP]Q+N_)-MZM-
P$;^#RVA;NL4;?+STG
MG|!AK"T$2_%%HI3-
S_I787E"%&@B[A[NLI>UR]-M=I:@ ^9
#GED$I2HS0Y3
MO3I@Z#U+F#QKO2.L@/*42-! V
V]S+.:B%>!&9,SAWOV|RG68H:Y1FE=V<;PQ
<6JFH=?+L%?.EU"8YL,9=Y/9>F
MR1G0.O",EQ
Y5X+AHV38BA.2QT>P=334@|MT!>WU|L+A

I'"U_^//D M!,\'5J\G+J,P8D1M>
1,XE+2$7>7K!0#+$G,"%E;GTCN07SC3N2P_
T]A['^4J"+\)\:5\>,:1#$)=QC0:?
_DA+_+L9#19CN=R9EZ(22N4
M46=:O7D4Y&7;VA_/&*A=8JWD1BO>.J5X>
K/.!6'N4M/*J% ,NI0#T
MG8;@,WGH,FF3;!#"M,XUO@O'\,P:6I\=Z+2
M4NC3Z_!_F9[.:4:]Q=GBO*/6_/^=7;@2W)
[LSC.LVN?\3HOCD*4TA0?@*.- M-
)S@P0OZPFKX?
S36N9MMT%9XF>VQ'>)*M@]J'J:DT?
Q&$Y'O<4PO_OCG!<_
MSZ:GGVB$5Q:+1B4#EQIBJ+,NT(1VZ&I65.
;GXMO"7F0Z3O3O3=NOW? MK66?
Q/IYV@T\|(23N:4+I4%/R @<,CM-
VXR(WW9* NSQM!U0: M5('3/J7?@Y5V#3Q?
O3\-_Y;CX M,/T-Y^1*D;E8>ZQ>ZT5X)(VC>6
LL)P9*%&;.GL7(9>".?I__47N-MD"+L,
MW6C#DI4D'%[%O<:-WS&DA>4K0'%
MR!?T-!B0(6K->0I]&'X\7=?F-8QR=
M7%M_G;3*)!)E4;3J*N\4^?
#,@C)92B8YC[Z_[71#T(?'SJ9J[-49N>:P':'/
MR43#P8OJ=TOM(>@:M)5YC+P$*4+KU(X[
7]85=P]5=[X.#;@90O#C7^?+
MZHL89Z2N'3FN47!)7CIC#FH*)/C@'7CEN!.
(#WLXY#>=;N2 MD?
_ZW0V!TY#^6/YB^?,JT'>Y?
%/__/W=JTOA__GGGW\C$2W^)" !)W_\+4Y/
MOEM*_ZX&)#A)ES^>WEE)XGT\SNETG-

\4DO>4?
CL^"]9[4SXM2;R^N/*8W$WSWE=)^KU=_[T
M?:XRO][+Y&Q)F7\MPOGHY-
/XQFGA[7N)IR>$[ZXX\357SB7QU=0\6';DOQ
MDG+ZME&#([*);[AWER;,'2O4&?
Z;>+\6V=6*Q5%RI@NM%PYI^2@ND9N8$A(
MLU"!EBSLK==:C^-
JUERJ/<;S1"&45M>FM$P;!DI;"RA$!I0^1(Z&
(/76^+ZG
M,37+J<#MN>J2FMK<:VZ.1NH8&B:*
(FF6*2Y$6OF6XP,O.0)DA-! MZ>A6)EIK\:
(H!23X(*18*+-UGNG2VP>Y[\KZCS4G',/
MF+...@9BS/QR;;
[8BIWQ+M:^CH4%VH!MK?
P@2WW)32@VT^\&H,Q-7/O1/"TK
MA78@S%;:Z-,P.KL6VW!'?XGC>#I>?
OMN.A[_-)W]B;-TY$J)RA8).M4Z>8*7
MVE"TU/P_5AQFIEWS!NP]CF>'#-
W[$]!=TZ?/J7%M^M9,VMM71%^/YNNA+P6
M_)BC(#TS7 5(W%:+US-
PW$F0@J?:,8HKU9N#T6@,.
[^WWR'#.JSN@]%C(-MA MP_'\3(K]=3J?
GX7_U1B&'W%6[VSG_"B$H*)G
ABO,6O':LA)!$ MZQN 84;V/#7VF4H#>?
A;+0 R8V%6:SOSZVT&V/5C]^DGO%Z/Q
M^)<\3K]/9OFL%>(%398][NL
WA1BS/0D_UACC. P=2>46;G,[%WBR+^?
XF0Q6IS',)7I M[&2IB1=A>KJX-
Y[_]WE=A#\:;9W2

ML46VV>4H/N1X/!G]]VF^EH"6I#-&14^F-
\UG%4/'
MXW?!]IRVL;86UPG,WT0%0],D24+HL(#0T
'EUI[OXTK; MZ(T=ZTA^J+0-BQA2O?%-
JI!3:YD
[YD#Z6NR@HXNLWY:3>QUVL9:FNJ2MK&.
MF/M-
V[C\]I=1GM%#CK\L7;LE\Y.V0JML00M1:H-
N!2$27F\=VL*E,,VS2KLA
M>S925B=NM%+H0"?C\]MX+R9=![
#9G&L!+KS?(YF&N\29]U474.%ZJ\$;93'
MHB5"28S6X<(4>"8#I%)<-BK[(
:)V1^66]T3/O:#6NMHJ4]*72]<N1R-
%KJ+,EEK8419LEBEE*2QD M7F^+G$C@/.
<@N#!9NZ0D:]T:\#%DP>ZQ(=5$E3U4!NZ2
[):JW2"/ M<1.]["@#-
G%EO;$)0DTA5XQ\7DPL0-8F%,Y*$&:
(@)/"D@';-W/64<>N,F!=
MYE;6PQ%AN:3MG02!I3#0G.>29:YM6)\S8#
TO_GU3?P<)M,Z M99\"""$4[=8DD9IF
M:&C,&;
[,00H=%W0#L0WFRIDX:+S7RV.'I7R]8O5U(
M8T"%'J0Q'I1/!7S6&E!9PX1&ZW@GUXH^]1
45(;YZX+,M/-U6#0V[!UR"
M.*=D%QCK6+1=6-%^&7C86MU"^#?
5MX7D^IC4YW!R*60JV0A))E4K/T1PJ&A;
M,O0]#
[0SJ4Z557:MP!4V8WO]K2.PQGK[C21U
M90^>*2Y*-

AACI[O!!S3WU4.'VX.W$ONTA4>.?
#'Y\RMY=A#W>@URSOY4%VC3(X M.T
@V]K;3&3CDM5*CHQ&Z1&LYIBB<*PUL[S*
+H+EP7)XT= MD/5T KP:U6X.?
MMHKP,EMA!]#T=V]R!$HQ/9GP&R"P)4+
40=00;G5#1^,*P
M]674T*1XX$AW:$ZL(_$!N/!V-
HKY/Z8UP__LV$,?[PIO^'L
MC[RXS.Q<8E:1FRQ\;=Q5^[IY'L&+0&Z/DL6
5LO77 ^628U5U+#1:AF
MD.4W29<_^O'[5Q]^>%&S M;S_G^2)?
&/!.Z9(+S8?@-
!GP6B0(*AD(7&DF''-.WXA*O9U"VA;2HV?
5#C4T M@(MU,3?
>T:@NEEC#)#H9*R1"Z&L=?F0"(H;DC&?:-
F_H^#"J1T^CGA300PS-
M380OI_/%A^G[/!Y?1)0E+B/'6B]2(R@7
WA&C'8Q,^?1",E:MQ=["-.3I<=6
MPF]XY72![_81PED>4)1%6$\
[24W]4"5E"+2?@$^9QQ0L9[)U-
L3=2)Z/9Z;-
M%;:RLVM+&EW,G0ZX>CJ:685I-
P3D=C\DTGN'XPE*^0$Q6LK,I
O>YU"H<%D) $H_T6(K-2;'8 MB0<;/?XI$*-
_N;=>(#HBOD@H/@_G6\)&-
%*'I"!;6\]WBB9Y"0,EL&+JZ349
MYRWI<@>& ^+,MAIH>/+Q,.Q[?_EV-
B4W8/&ENF"T9E9_[.(D9VF69PN>8P 5
M2(986 &+]$_TM7%EM[.V'L]>:H-

H+.&1RLKQO-JDD:?1^D4QR\F./Y"+N#E
M8;2L-10D('J:*L9$P%J5/PG')'H6N<4-
J;7JF4^3,4TDW,,QRK6LF>6!P33#/ARFK,R"\
MM/MG] M:*EV?
53G<['+N/I.EFP\HUG6&Y#G5YZH372>Y^I=
-I'U*;#&34I' M#HQQQ$*;0F":L9L7I0?
&Y^YIGX^!SNNHN[73^F9QG&?O,HY_G-
>JV6_^G.1T
MX1)9EE,Q&A1S],5F#4BF:.TF)6QP*L70[0Q
MRSS#5Y,/^-=+DM)H46,
(*MYKOWV=+_P7*?'K27F#,.O+UY/E\L?
K31BO$V>AIK_FVO?61 G.! :F5BE)H61>
M6K=ZZVDHNUP1MR;,@U0<7MNM?
=&O"R[/;T8;'MFB40I2P/MB#J\J#G5:\?G?
00,?
[K%)==Z_)HZ6%=RK&&!8RG%>J18SX4+
R\ MDA%4"!Q0\=J8$W.09)BXTKJ_\
<.HGBG6IQI[B#L_D]I=P$KR*7%:
(K6HA2*R M$>
#D\"=M:F8&)5O'7"^$LPSK7I06L,;UN62>H/
MU!DRXPRS0!=*MV"@!Q[T3)9^=-)#N8"
[SXAO8!16(G(B@^<\ M C/>I.B-EGP?
6[<^NKZAFW&WCR:AZ^M]7SJ"=FRQHDLB
92935BU6R$&C3 MCH
RT+].1,M:]P9]^@VX-
F#-9MVVUM'>SCLA=0'[W&VKI<:W:HFTB;I
MS_^=A5A< I6M!0Q"@/8&O=
<"$^LM(/&Q=]L:D%IK:&F@;EO\HB"K\]$9&
M-6N"F0#H4H2"F17+&"^V-Q/O-IS]Z

_02)$=NFUMHH4^&TM<@R8NH!DTUC-)
M6.J1"C<*G#>U:Z]%*VJ*+V]]RWP/G$,CR"9.
G\?$G5<"?*E%N;.IG7R] M T3+G;0E8_/0F$?
#(,OFVT@(A$Q"8056< M]1%
[VVJ>9K^^IGY7$[T-U.+X9@>?+A"?F_-
MJ=H-6JQMHI<=->JN%U$+;Z>S19F.
M1]/W9V?
=RQED9?)>)0$QDMFFN%:U7@'MXHHI:
[7A))'6U.D&[GTQ9ZZF/KZPPX1?
0U20BBT018DAOK$M)+
MS[U3:$SPK9,!=TRHAPRGO>+3.NKI@4%!,
M4\RL-L_-@$Q%<#HI5*)XE3NU25R+*?
KH\::'87:FFK1/GYZNDNB__[+,
MV7]3[GCW8'L+*$3SH!7VI,Y7)+)EB7ONA7
[\4-N0!X ME0=TV3'9."\L!Q:J[6)2 82
ZPIBHKI6CG8:D"?-9F_3MB;)3I6+B;W/.:0Z-
!8Z*TK
MQK^G<=8T^9/1^,N[/!\ED@-1]J)L8.
(JI"!!:R377/#:*%T$H)':X)@W+G2C
MP[V/.3@ZM!-Z#_M=A/#
(3&DB1X:G@7,9XNO"'L1OV>]#45&R#RKRM
M:XR@5U=LN/O)A\2%!K+OH8; ZJ+
(HH9#9(F@=#'5'$8(MBC@,16%@M8OWEM
MR5.JZM\T3G(+'?5)GM;5;KN,Z[F$_U8E_-
>BSE USS?1^V,JX<^P]H-1$5#' M#,I[!DX(
]H&GY/+SOG>UM1'P>>-2_CO)9W74?>)?
R-<<[H:"#5CD5*)0E! M"=/\"!*^*^EQ(XE_-?
1P!Z4\!?%\L+)9'*Z9@B69&J>J@9K
M70R)V7IJVHDP!UW"?

V,B]:RQ'C;0#I4;=>;$#YH"W*=:<=L0PBP|>
(4F&$25 MFH?5/-4"G+|VJ>#26&
<]W)"L+MSH3&&E1 &920TJY@0^BV6--
,.SB3JSUL=:
M3ZS:9AL.M='0R@5I[VK7O9K$&?W-
_$,^^_/5Y/*O7E1 ^VDZ^^?Q*![C'37/
M_HEUPDT_3D;_DV^K9(>EZP89UYY4KAM>
Z))J6M?U9D I2 MR2J(7*S2O37Q?
%J%Z[B1A05GP8@20:58P%G)
($=R37W0'ILWB3GPPG7K<+>_
MPG7KZ'T/"]?=.%!Q03,T!@');:G)D@8|*@>8I
F>.|?T|_%_/]SH?/R_CHX>
MTS%IEW$]'_]O=?
R_%G6&.B_=1.^/B==3&Q.FD09V5,HOZ"BR
M*G6=IV:Q4YHSS:%*5VHK?RM(^QE-
]::MVPE-|Z.MEA*;_:
MIC+E;"$+,@"5YK7D2@Q@HY#6*
<6*;TZ=0RGEMY5)U(/^=EK*KPO0YU)^S52
M<>FU3?2TTU)^:-
"QI!VP95U6&1!06E/O<(7(M@B;W-,B5*-2?
L/P:1WU[**4
M7U8Y1E]H|T=9;8&:?.^%A9*,9MP%67SKR)
M]P2,)@PH1E]]K:4'S,|"|<"V8:1!E$(
MOXM:@E".A,-
C#6GM?]=:'_BS53ZL[O>VE%^703R7|NNG$
I:!.JE$-HFVM_;
M4GY6*6]0""BT8Y$A[!T9("Y"4K(@TR4&WC
(|I/$@IO]TS>!VE#U_*SR5T M2$*HC4
2*"1)84;:KHKV&9-(

F\T1SVT4GYKZ6^]4G[K"'_84GY"V3@EB/:E0
MBC0\R?J.&Q.BG=#[K^-'E$3/60:,0M(@R3
/5A5@3*6,*JGD>!?CXF#J^&W"
MB@:R[Z$4VXW,^ZO\Y".I)&.%6S"9]C(5182
7)!57$L7TU*60FO?>"68G0??
M[C#1M(V&5GHK>U<;X<-Q?HFSV9TG\[?
YAF]Y7:O\C=W?NZ5
MJG"?"B4,/\@]J9JP8^VV+J'P/8X)5'Y_G//BY]C
<3_%2E M?6U!R#YE)@V"79:=D[0T8.
(20K(J%
<&BNEE4NV$L^F:8&X;HWX7@[(K&DQ]M
M;0[@K)D%S%:*!DZ8"HZJY)H61_,?
HK<0U>WF (7MT3B]]&07M8K.#:JK5<
M))9'TFABT"9DL(%\=552J&W!?;VVMD&(*
(UN'D=T/Z2=W[4VHT"G?(_-5-'#
MK5*-.ZAB7ESBO*,FU46)_@Y0>
[H&70/F/N5^;*CFZ; ZZC.:_PI@7:Y?G$Q/
MR8BY"+],BEQ!E\F0K_UU0S" Q4>
(&I70M'I+V3PNI
.N/I=6@:J%0EZ($+8R5(GAYZXS_L:X_:WKNS
2[Q0*TCG+ZN% \=[7> MY4\$.JM[J[=?
E!K'2WU2:EE[9[Y4@+\?$/6,=!&
M+PWD:&*]UJ-%6Z,$KXP-
*FOA;&];W6TX^Y'1WTB1JRBSI1;ZR.>_
YJX"!Y0 M@EN=) A=:AB)+!"X9A!<)F/1)
<53;]=(M^$<&D$VT<)
*XB\R*MD/&3F!3D+ MB:#%8
E:CF"+C%X%BZ&T=NCO@7-H!-
E$"WU8QG?8=4FTG=[=#JKB7@\KY\8M)

MJG_4?L>?
<5Q'\&)Q<2BV%.P18PFMD!98[3.C:MN^$$4
MG84Q#J3O6R>5K975.BOBU6219WF^^#Y
Z(7^:SD>+^3]'B^/O(M7
FRY$Q=EE6DY3[HI,%@"$46A\'=*'ZTLO+L_4
[&A^V#.!\ M>TJ[/LYS^GU"'_WBXRR?608?
IN_R/(_'1RD'67)-4-36@N(V@'.:@XM(5H!,
MWJC6Z5;=T1T(IWI66P\UL7[(87&%]I<\3A^
M0C/EQ7@_;/*[*?I[*ST\J_3^?
S(%@)K&2=WLYH!Q6A E#1)9-8LL\BR:TV]
M%K@/C)2#J[J/6!.4D^4C*6!4[%F-
/22=W&A>4&^ MSHO7T\5;G"W>E!]&C^C
2-90/;?)X[8ESP6_KV; 4U!;QK76S^-HH#
(\F6:KA-#-_KO<"U=-?[9:)=
M]-9)!DYY3C*1%KR*%D+F*8TU$+*"D)4"D5
MW_7G'Q(_MI9_#\?]+]+G.LKY3R2G.\Y(YDV
&M28/9\",\UPJ
MP45J'1SQ$*9#Y$Q3/;6NG501?,BSDY].)]5E
#N;?ISAR??3V6SZ9Y7 $0I? M?
7\0R+'UO+OX43[PKE[BU^J9_?R
M=#:KS3:618'BV8LC1CZCL%$#FAHF6
OWU)-0D,PYAM9S;5J;(QU@'2)S6FMK
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657.9S--?[PZ=_:DN_CN&:&DWG) MLUI?|?
(2Y>Y2;Q_H(^=W_^H|>K_+6'I*Z6PYCIVV)]I
(##P? U&Y=2/:7J.LHM0>"_O[^PVR9Z_3E
M:C^Y*#H="XO<,HCUJ$01'
@BUFRG4"S7+EG1^HQB-
9KA_<[=:7G:BXIZ2,/Y M_?W/T|]Y-
JDC??]I.IE/9SG]6+WE3[/1O+ICU|V4<|S)1BZ
46FRS= MD#,)Q7O,W CN6I]K;(+SH
G7LUK[:Y/TVW2V^(@?|_<8_|CI"N2K^?
PTI^^_ M7!_:BX^9A)>KN.|=[_D I3,)10[
8Y&@D$QIGY0%:[T5P=%^D6YT]7RPTU)_
M: ^0O?O)A-
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BV;=2^XAD72=7^V>D5*|+%0BG
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9$?CP[-K]
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M[U7$PI(ID$66H'P-J/.)S-&0O6?
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M+Q#EGZHI"]00/X<#R;GGX|_FGT>3F6KV5
SGCMC.(*H$,' MTF61K$LQL>8>1|L!/'-
W",WW<.B_UF#J$,Y'|R%/[AA,$([,|U
@%DUB95D M#2, VJ#(-"|VE9V9
5T&|$SC(33?
0Y+&6H.Y>P0I>C+S$^TGDD50Z$F6SALP
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I+*_(E(J6;"%6%*#FF4PBVDM" M(0O)!"?I-
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(49I)J7:>A&?AGVO:I[7TY)+A"GXN)ADL-O-
0&49$ELNV= |V3D//3[#R
ND/XSCSX>+W)Z|3G/|&/^SU$>ITO!86$J
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U]CW(>KW_!M3?
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M*%, ETT X1S74;K$<,Y7$6\T[
OA?.J$/^'R].]P0:O\ZGU8+M=_-T%V\+E?
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MUOO0Q@E6' ?
C2R&;0@%OUST(1#&TYEDCXTLAX7,?
V$W.,-W]B\:^ZZ)<<;-] MW0WWC]/5?Z\)
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BZF!%:C4%BR5JS]G>O<]'@Q%-
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MG%]\61&E3UA).>FH !FC0$-
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X[Y#_TQ(F(@M;"8"!G"MZ4+AI<XTS(5PZ3C
;QC6>@D^$<((:4H@5_E(D[A>"M:;%^>E*V1
SMY>1M2$9!1$W1FLUD-"$.DG8&*[B1 M1?
<[5!QAZ)'SJ3%27>/J>^XX45H'KW/MUV>
(\Q3X0=1"0O5 -"ARLOW7'S+D MN.DQUM-
=8^WWB_.OBW.\",MOWQ^87SU_AU#
[+7U>H2\ZCLEP*02J!PY.%,L.,)0.9ER8@_J9C
< M>TXTY!@(-
#L@71>G_SRGWWCV;5WK>_-
R8/V^;G5B7<0@0E56]+0DLQC
O[NPX^__D+N MO-$U6I>5M^^*-
>ZK/9MB31A_\YY8=PRU)F?F;
3#"NU_)ITYN]JXIE&9>6B8\1.D\J'IK%QD-
"*//ZS'1$+M18W^:0DW"
M>4PGIS'^GKM%SQ#;WCHYC49Q3*^>;2"8
^!%<^T%1+9%1HB0I!7S:L21",8B"!CW6-
5XJW; M8AY,)Z=1J WOY#3&Y1V>D#[?
3(;B+5D"RQ HK0.ER"

[/A0.)*@H1%9>Z=3^G M0^KB,X42[1S?
=>,8)03-*:**WF;PBJ>K:L# R3.NI.22*5*)U]T
H'=|VABC
M657[AQCVIMK?"MG!,NS;P#*K:K_1.3':*
<%G46@1SA)"|@Y"G3_(O%+#9/+V
MER]]5/O[T&4,&K.I]I<M4YV]5^T?!=0@
MU?
XQ7IY9M3^CE<9*D#9QHGIP59DJURX5QN:
YIS#'%H M*V]W>)"TP;1K|@|QKE/
^:QANPDZF|$XC!X3,)AOQ;@YS>4*.:>5S)BZ
M6YQ,
B0E_T8X+9UK_0!R!P1Y(G/_U1A)KQIL,JT<;
($BI=S MID '$VUOM-
M%7]!K%AG%/IU.2;|S9/Y(HB%8&TY(M_=TA
MZ6B'9#E8VBM+[:SL/-
@<''=*">E:MX!ZRHYC!']K/[=65GF_.#]]RJ8<
M*Q6M9%7'VH-#@V!2|B$:R1YU"-
STJO#I#QP#J,TR*]CQ[*/45
MMI(.P=4'BL5S%4SPNGU7O_WJY]4R'VC@X
V#AEBUVMNPC4*MZ&-E[9Q M^IQ-
N)SAMDB*-E#$NNZA@EA/284OB0);I<-
=5^^#),-V3;BZ<&&,KW?4A"N1
M&5;5A"8:#2IH!S12#=*D8#1SB=G7W81K%
(9;-.$: T"'/.##Q1=M-
2@IEZPW#|+Q]M;%RR+):X+]%:KTW)ZG2N:
YT_AGY,8LF)<(D13G95H
M'!$=;:XFL|R4Y"FV/DYH.H#=%M*U>
Z|.SSW@9P/AW$UN#J2Q+S12ENPWM3K
M ,WK^JZAE.CK'8X*J?6S^7;6OT):MD&R=?

+|W# >71K=CN5$2(/:R C6UA9!
MC.92Y$:"MTQ:56B)?U@-NB&WWN[]ATN?
N9R^,1^?H])J4>[]\/WBXBYJ"(^C
MAL;U5MM]NU_550-
?]*R]PNPQ.P>FGO.H0G_QGA= ;GRDK=
QU?K-Z RU5US) M+)5.M+77VGI#LS-
412MIL[):,&UMZWOC?:J]&H'I2[578SQY$+5
GIGG#"0 M5* U.S !7E&:@H5Y;X1SR;
[&VJM1.(^IO1KC[[F+:H;8]E9[-1K%,=4UVT
P M-TT\ESKE*O:2!*6,
(5L(D=>.!!2;"Q*X_WTN0^A]JH;.|9X?
M[:*QID8<;4
MEY.:AFQUA&"J<*9TT>7,.87DK[7V:A1JPVN
Q;R6G7E%5=,- F MZGC2H#AMJ#(QGE-
K,9)#JKV:0HEVCN_QA'WQ]>LBWU/3N38KV
M]ZI9NF55X8W;E
P:;+UG;##EB)C0PMD=WBG|SM-I.+O;&M?;
(@V)H9>* M-D.L^OU8U=ASJM?
T*3(O$FLN6+S!E&/(,EIXN0/XGY;A?
%5PN7IWGO_$Y=^G MZ?3||X?
RA+6K.@M63__1]>08,I9."4G+
<>PF@6E"D,6>H=MARVHZ)B]]T+3&
MULM=VGXI"@,O.,UM[35].F2:*^.J2_D4GM
M$JKZ?>;!28500@P*I7?*M*;7W=?
GCYQVA^+#SM;;0= P[5K?D_W7|O3B L|_
M_%7=?
O,H52H7&*6!F*RD824+3F<&1EH,@3ME<5
6U]*K]6S MEZMPGG]
<+)>G>;%HBU9[LJR"$4)2

SC3Z$4DSF@]#?^(G7RH$V
M/F\88:^MHN1_W3R=//7XB;?
BY3KY20*Q+2N6*5U*2"S8(.3S!F=A+*#2/#4
M;W^M^$_V=&M1Z8^7R_2E=K6_6I9NV(B<
E6U]UDBY?^8EU:. M- S\IW__:X6_@;<;%@+
<7Y%N5B'-G"N\ ./>T\BR
2]IH(RB8E,4$\7H,2O_
MZX9[>]]NE'!N7NAC916PCPC6ZEI^E#P0X.
MXPXU_QO?J
^QZS47^HS";6AQQS9.G[/0)Z&W004'QKI81
\>2CY1:D*
[:+Z3L(E*!,Z+HNFD+"@LE*MHIX$K M)F.
(28?F'=1'&;A'Q3^C<'TH(M0-E!X*4R\8^W-
:G"^^GJ;U$^MKD[FPEF7#
M*+^I"DO9T0;K9=5#F
[19Z\H9*Z=58;0A'[M/8K0/]W1X_LO'G(
.L%W#1/*.RNN MF3OCC!YB L=Q%
(3O'_(P@G.*_+=+R1=B[>,*4ED!&"E@69*?
AA"K0T3 M, M.85!C[IW#N*& + 'AF-
\UAB['Y>7&3^1\N+I?A[%]A]0>N%D
M89P2D(3R2F/=U6);)Z1G@C8/[0<=V;P
Y:;O'R"H35S9]47\]TTG3S"8XGG*
M8(13M;K?0A2HH?""DDF'PK2.D3?
9LB=5H$W*K29XN4/R=&?
7NA7V$]VQQS5?
M%US&:'T"K^6:S$AKE2U@N/9>",%XZM>^
CAN5, M4C;% DED2S./4LP8A0;ZL73:5@63?
@6"38=R3)3='<8=W@S?7_4']79.EGR%
MV4 J7E/>K1P$+RSP($NV07':$#KNN?O>>

[O]7MP;J&(DB_GI_\/\X=S^L.K/M'?
5C\NSE>+L]-
G<_NN]P:BX\\43/D[O)ZPVW5G)5@]SU2]-0"_
M_O!E9]^&5+^UEZ<8VO/EAV\;I%Y_^+:I$O
JA%;+[&A9XJ"B\+2ST5]"Q@"" MH]N?
E&-9GR=W@]L%DH2SR@]N) %Q&08
M8X6AU',TKML?"8_]HM"HSLPCH)Q;]F&
(;6_J(*-1'-69>0L(YJ:)4D8;9C4D
M9BF79(I#L#H!5\YS;EC(NG6[JL-
2!^G&CC&>GU<=)(@2;)&T0(HJZ.B5IB&[
M##PZ@3$7A;DU)PY&'604:L/50<:X?'9U$!F
2I.BBR6 =TUG4 MO@S-NY
3M7D\8Q)*2<7*S#-SK7/8P]_'
MFC3_&SA[EFXVZ[A81I&4*AQ2UC4N#@Q*
*,!?!WV ME(U/LH?8]9HKIT;A-
K1:9ANGSUDY53+CJ*MH?'TP>"4M8]%"SB$
$TSH!
M.83*J2Y<&./K+I53Y_GVIN^FOI>S2-L
RO[X- M\()VX!A+56_U1H36CSP.JSU[/WZ,
<7US1:_+U069MKR_=-[K-!R54#[6EH2J
M()F6L:HX.]!2"\.35.ZA5.XF<9=GO[-
W'9O'(++HX\Y^ER$_7BZ7>)Z^W6RS M-
S6\58^ *T\15RUMR%Y"U-9#-
!Z3K()#S54O+]7MA]$N%
M_+=Q]GN\.%'&%:,8
Q,]94K)D^VI>"C%6IL8%M]+?X?
S5/MM7ET17CVPOGMV79]5+U;KSW\H
MZU_P'WB6:3&]Z\0XX1U[9XL:O4>?TV^-
WI6_2ZE695368I73>S"$NWDBG6!,

MBP1!U()Y11M?2*J
2TXJQ:V,I75WEJ&V31;+O@7CNR^N/T>?
O=8.K$<;-Y^^ M.J5 %U3AG
$R(4!YG2$&Q@&#T,A<$,:V/A'>TM2Y7GUW
J71]Q/
M#.;C8GE1%F>GBS^O/K'.>'GT*7H=P;E:2,J
M:>4L+'FZOTI3M#J<+@TP\SKJ'F)HIR/)P4;
*6ZC'TVD"3CLE5LK*N108 M2.I M,13#O
<=JGVN<*CZG8 H8N21AR1[//UZSJ;Y$]Q.
<#[Q(*P9%AT.2FL9+^75 MRPW6*9-
U\KXX&&Y4CE6Z
MSS"N0&'RM?:15@3.>19%>,9;BY_M,87'YQ
QH+=OGW83]M)&]>MYOEQ= M+.D?
ZM9UHQW*4#*M'4@?*:)!92#2Q@12";0A!\
[CT&8Z+WQJ+T+&WO@MNCF_ M2])Q8^ ?
&,Y^7M5+ZYLZ.
<.R#TX!#;"F0X@0F:Z]U5D0LH29ADVD_7VQ
(!C=$2 M:7U(U@U?
*S9^YS71H+7;&W9\7)OVX>
(++F^.7&\8:D.AW:R "K+V&"X&?$0!
MVAO#>4C:.#^(!D_\\E>'_50'/P;<3.D6\?
OEV<5I"5]/SV[6(U$[0QD10(I<
M:L>ZVE]6VUHBY;U%+.YA+]>MVD0\^O!K
XRWUKG(P6 M-
6J0LG86YTQ#5#:"T])H+U'[AT_M^+!XR^_-
B),]/UC)KA)"\+U7K2^2_EP M?A?
&_H2KM#Q=-Z"NDB ?RL?EXB]
<7ERU/6*.^<0IG/5."UK'D*(89@,4H3$&
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*> LT04QMVAAMIWOS-X^9 M?
C!&L+5N)_96)/)7%>R8E!X/TZL
M,2BU)M2CN"TIEU-B$FR]QJ)_B+6]6
'N!$K/N5!M*+.[B+D[1,_&Q6/\V[B9
MWA.QF53>!X<4ENO@0$G#
(&"48+133DJ#R
;)0^YQ7#PGW!,]/,_#@I__N>Y@
M1''<\K)F!5=:MS_4\BN\K<7ZY7XMUHD/-
ANK"L@LZZ,W;2"X;,%9JSE37KG8
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QI*&;!G<24C:!&$.?
>N2N\E&OQY.=@2SBZ09>>?.^%I[K(W4-
A<)J$6H;R@4>&\+L)05YU;1
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[4S5G5"O10]79^A?5B>?CZ]$GO[!9%\
M]'&)7T\OO_YTNEK[[B16A3>3%$A:1$$)CN
%)EI:@_%6.RM5ZP:/+>T_4M+M M#.+Y.O,-
K["_5U>_N*NK+_?
KZM^'Y7*MWC"+,,$V!LVN2S#9:W/+$L12SI
MA+R6"Q2E0/3,4A(2LD\J:6U;KT3[+DO ?
69I'5H$+D%E)8!\P4&[9'SD:'5N MO:\?
BRS!&#:UDB48
]>^R!)\/,/\^:IMYN7J2@;8IQ2SJ9KSI8HJY0P<
MK3+%2)]U:ET:]8%*G J0GS-E-.=%$H)Z#
M?8*79R) XD$P%328R&U]3!DA:)6
B\QLY*)$V7IWG@WX%XIP^N,^QKD=\'Y'
M\>+%M5WO*'
\JQV3E^'L1F6/!^DI20!6L@/%G ''+ V9?
FZ,%RJ[UL>JSULT M?](W&;1%-X_/=-

XYXK16">LL!5A@+:_]I3@#+YF R(*F?-
,$Y\0,AYU'I-C^Q2J#$MNP.[M<=/<"\'-I[4B?
_A6?_Y0A&.U]LUY.*LM%OX(%^2TU;^6]
O_:WEZ0;^K5-S^ M-^$?/N/_P;"
<6:ESCJ'L4.)S=J0:'<(->F]['
[V59ZE$G\!'14L_HZ6_/I $ M]!2&>*NR-
SM11^EP(#?L)?*:#/_K,IR=7GS[]3R?
KG__=8,3+3'F^F@\U5:[M,E.LED4&
(3&@0NO1MNY4/6YPFB_M@R!Z[7Z
MG*TE3UF *JE>:Y<@W0SW?
OLI,SHO<;94'AT#X$X%
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MMY*V&4U)LEZKUV;&F Q$E2)
([QPR8PW#&9[[':#RZ#Q\&@//+I1'K=.!F=J@
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I#.2SM$KZ0%Z2*R0AOBPZMCZD.67ET%)Q
MLPPX+Q
LS\Z(P*,LJCE3#E5Y=!I/FN&PM\JCJF2CN*DM
(]-84 ME1T6Y*WSQ2-
1'MVWL+PS^'LK1CID$&]BI'VD'$<1J(N4XS;
92ZL= M9*$YQ;\|@+6RM*;
['%)Y%C'3W#!X#^OQBI%DEL@L-L,A=;8^(
M$&TNX'1MG&YE$/Y!L/G:Q$A'X3=.C'2,\^<
P""BK'6: M1F;+',/0/@)1LLT3'-
&]>,GHL8J13=I%).,PL1BIUT5J@ MH-Q62%
H(SBT52E126LR2S:/$"X^.C'2:4M%&
[?/(49J,?O$T(.)@F+B4)_8
M"18@!1$#9T+8APU)CU^,=&OLISJXH1CIP
S%3FX2']G

M"FU>J3AGNEUXO,ZHLA$6C35*'PM#Q>BI
(JCH[2$4$YTMA60VZ M,]U?
X:W=>5WELV@ZI"0;K+M9KX,L*
[3'>/SENWF\K =D@,I,@&&#I=]+UA9 MHZ
@B@")B8'R56G'T5^\IM4U4'2=0^L>TKL@R
M:,\<%%]"K4I#\"S23HLF"Z-8,;#Y
ME=6M3>\7Y^$[LYQ EE.VP+
(3%.T$(INU$H2G$-
DI95TV(X%]^(UCQ':2'UM?
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^S,*"%7(=1CH(-GLHUE.>(+4R0;:F7,L!
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XDKYZ?'@ZEP,GL+@Q#0-3CD/P7,!(@25),?
H,>R6
MQ^,&],;K6:BPVZ9%Z\$1&^]-6QIK_>EJT^!
)LP*G.>T$3Y8-
H/B5KL!O1%]%BHT/&G=8G!W@_J=1O+I2S
M<,GEY R+$!2GU%RF!(%E
2EP'ZW'F&7STXV>
WKC^2Q4:%C*L,7@_L"_%V=_ MT\]/%+)@
NT\)HHJ,E.J.)954!PJSE5]@+W#@.36SC=63
C;_N"#'
M+6MHM/B$RZ_U\/&$<2N439+B^_7>H.*Z
4=: QG'T1M4(YJW5\EZSM!F\#:M-

GAG&RP?? M-P]G3KBS-,&*K<NJRJ8#>
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1TKH8G1&QV0<$S.T@]A^ *^2N/VA?
H*X/6[5MCA(MOAT..NV#P>K.
($&%&FU;YT';I+T+CD+N&:Z+)XS@-5)W#K
X&Z/F[+Q9\.W
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X!7R=S^4#]!W![W7N,/>V]'
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M'W/*K$!RLH"R,9-
CZ!]+SLB8ST'C#/UMAYCZ:CG6"KXG:#?
G1='3I[.W(_$B M25_(?IL-><]J#LZP
+8XEY/US/D=WK0_;_QKH^8,$#]!UJWOB];U
MVB#X=GI=W$ZOU8DM/!6/"7)4% +81
Y3@=(O+Z./DA&5\J#JJ%&?/4H>=?;^
M$T3I<67SV"MW=>I_7H2+R]5)C"IJZQ6P5,
MHV39?-]03B_1_VWWWVNZ_)Y./NV.EU=-
WF>N6_VB%+K3
H0&C3%W[D!)2G2SHD+Q,V@5K]"Y6D8>&=
M$0[P";1_#IS'P[*)Y M=)
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(L21 M-H?
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["*3<)BY
M.70R(7JI'8B4#"A6/+A,D;I6PB;+O14\#%\K(
M5F 5&Z;!^AP8>,FTUI&;E(?%$$?
4"IK[*'$_[WVV),-'W\TCSK#
[B\G21KV]3UN=XQF2?@C<4P<8"*OH M
9D'IKQU*3OB[""3#LZ?
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M!7DLC28@-,]MS]/F*J=5LA(2RQ1*^4S+<9
,BG;<9S8WO\S;3^2?
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<1X?:^P+NG]<'YW)?D3KM+R]*^*P2?Z/1_*
MQ^6"QG+Q;9T.9"$2TTR#8B+4Q9)7B>@$
:@&A;KO'0"O)5U1WJZ,Q-< M#2\0G[7X??
B*-
T96DZ^GVQ!3QQSW;,NPI\V;]ZAG+L2'$*PA7
VCIVU,KA5J M1M97-X;33IUUU[4/S-IP]G,
Q!J#4FM"/;IV,S)9%"6 MR:*
ZTYQK\-3W4V7*U9R3,+68/C3%7E

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A<6 M G&6H5)5NK)_'GY$W6^:BK#L N6-
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\G]=^_^I5SJV*UMGN74EI=,>BGO_70PKLY:
M-"-
I7T#!P6=*:$M)T51Q7ZUF4*C?:%^'S>+N6U
9?-(AVT"+ U/*@-+"0\CD M!FE"$ $M8VR&_
>1\" M\U'JT%I
8J!INSIO:TV(;46T1@"S6Q&M
8:^B6@U@WI[$:TM<-HIL716.D6M MH/A
J[JA*-W+3($?-X:5Y'V-
2(Z*4*U$M&;ATQAX=B&BI3!P%UP!K6N-
OPL: M8A$.LE)*!UF*T*UE(@]91&L4G&-
%M,9@,;^(EM2H
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M*VL")Q;*UE4C0VUKUY_]NR^N/T>??
6(V7N6PRJ$7M1T$17ZF7MS2(AXC!R[1
M^&R8$*KU@Z0M39VKMJ0+FS8W:^\'U[X4
/9T>G3VT M93?
OQZ;@LQ'J"D=A66:,T_(E/*=M,KG:KUUD2A-
CU+1?FLQ-8[B?,6?^C&L:
M5HL^CN[PS&G=0>3.J+JC+99X%6BL-
1)7[^+J8AG2Q4FLYP3<,)#64,I'=H/G
MUH!DM-&5'$J1K;N;#K=N?
H;,$G%V@F;G$=U_K'#L1 M/K#@#
(>L@P9ELP(7I "EA/(V>:M],,RZ-
[\OLBGY12O M%O-//_TQMW[-
QN_O4(=FF$_ZZ-
JX=N>"3YTO+!>7]#_Y)XP7%%FN7SU>+NE
6=T\<(E> M2&(C5R&"$A1J!&\,Z"JW>H/M.
69N/"#LCMR_GA$,%#")7 M/H1B04I=FW
(=8N9HQ6,PO5V.T5"Y[
M!=Q)57O/T'Q!K4$G*;*+2!YI'1T=KES--
)XTPV%OY6IRJA6PUD+T60 MQ)B
M]!X*RZ8V$!%VCIYAAR-7LT^!>&>X]U;
(9L@@WH1L^LB C")0%QF0;=#?6R$;
ME"IE0=N'6)>8EEILK((!67R@/\EZEE;F^T+
MC(%RPI.G8@ 1C(E!NLS# TJ^-B&;4?B-
$[(9X_QYA6QL1*LEMY 83Q2[4&(4
ML+#ZF"FZVFD09?M'G<PPO&%K>>*7OR;
FSBXOW:-

U[QX9B743M>@;'TRI+0'Z;#JZ*"T:=")
M^!X7:.Z>"PU|WT&[IH8TWYV W+|^7X?
A,NI$;B&++@&1?M4K7G0@$:+R*VG
MO[;>(UXTZM4=*K6%J>&*,LC
ZUDSQ,1.QT$#S-O-84]C8,?09@(J'6+3(::6
M5 5L:
<450>8J#J5IK304)F6.*D7:2UGK"Y6=$>>%
(Y;=|V8,&!WX|O/UT|3?
M0[7P+I)&Z3E:#B@H)54RG-THO[F(.7
.R3$#2EE*M(N,-,YHN:5$NY36+?
F>-.3X6##= MWZU/2A_R|MUY?
MI('V,,7@DPL:Z(HD@()@= KEFB+-
L$'*;2.O2+QX-^/T>W M/L[X(UQ01I=O16-
O+3P+MW*AY(%BDR5[?
*WB)K)&21D8%E'US^K6X&NS MI9%VJUX
MX&P&GSV"* J-J2_E^*"R[*/2 9[]]&TF
!LN6]OH$ XQ]4TAN"WB$X1#NR?V\)__
M26>7F7[TKFJ3XFU>
<%.L_A&7IXM|HIA.FF(ZB(R&KS!'(),C2*&,R$
M@&N8L7MQP]VA)'H>].:AW7WW?
%I|6EQ0CO'XWUIM&A^-*^'YQ8F*R05):853
M-
*F4)L>&8C0(J3SSF%S),]"RS6!>$6UW@/[&W
M>A^,F0541EBT0TF5;?TVN|B*Y;5E.Q;(!A-
M_") ,$&"<8;K(DPTS5M='H;(
MBDZ2NU)/K'VN*XM0$%,)8#-
G,C)F2W/UF>,261G#K*8B*V.0.S21%6V=H1
M*3IWY%2O/>UWR=834R^T#9QEUG^Z'HV
MBV)L@]-.B<6CD#

[5:V"E(V5Y1E3Q6P%&,,Z4IP#)MU;).
Z1E7GX- :>78BL
M))36!+TB*XT#\:'PHI+06W0QRLOM"X5E$5
MD85:J&TX1,X$H,Y91A&8>M@RY[6)K(S";Y
$8&2K $ MH21*U46B0-
I(0>!WRT^/161E&^8TQF8.D96DI?
8J9T@A$XN3S1 1:S<-+(Y9
M643SIL?'(K(RA2&3<)A#9"6K@-
Q4Y8^8UG+*#J(6'DPIM/4Z1^RU@[:6(Q)9
MV7HSF>K@_B(K23HG8[0@DJ*AU;RXT\/U.
MBHX9XB;&4
U4BM8FC9"8S%$X;91I7;9^G"
(K4PZ5VL*T(Y&5(2:^B:Q, G8+ ML8QM4-
F1R$IRWDB=&&1?3:5@
V*A!=-8%8.D[33JUL]8#U=DI3=OQH#1@2]/
MU5S>U/B;H(QV$61.!91B
0(%55"T,%9'9SAO?
<&_V9K]+'4=!=Y#F8TVGN]P
M*G*_6/L'/%O\^_>P_&^\>%BW;8R1)?
H(0F8*OKU'2K1T!O0HL="?!MU:@668
M9CXM&:.4E]Y;!!]Y!E7H+S$("UEYI@R++H
<@/2+)GTDXRV=^-ST:V+(,5 MDENI*,
J6(5EI,H0:MOU)-%[A=8E]R:)T#U7G@G
'4LB##'U31*A+>(3*M>W
M@6O7D@@4Q:.W 9C1J5YM4A#/*9+GA28?
8T'$89US#X%9[241YB+6&)3Z2R)4
MZ32NE(:H:W55B&1-
2AE2U$[S5)#)0:'R'M\@= ?
I^7N",1Z>LS8=\W_AZ>QH-JQ?

A2C!@V2N&5BO9
M/+5J.X*]N+GJ4.JX0YQWRMJJT/;K^8919/1*
HJ.,Q"(YM-#J+E%SZ[S/
M<8X&EUM8_L;29KC.|S)U8UYT,X;-
,RW21A"X U-T?5I4A013HMPILJ)0^LS, M#
]4M[;_%3%U'HPW'H_MA9#'^K_Y[C1I7MF.C
H4C',)_,+LGA4$7OK04L M4H+R:,'7.QU1I-
8,32BL=;WC84AR^.(DN<1"+IKFH*"-
HPI$@>3:>:V=2+YU
M1=9Q27*,859328XQR!V:)$?,GF,6DEP9JU,Y
^!E1"(0VEH%G,4"=X-)(<
MHZBRI23'&,AVJIPPQ- W28YF4&|MH;
-3CLEEC(J1)$CI, HPJ[M1AWF -(R
M)XT7UN?6;TR/0Y)C'CZ-
@6<7DAPYI0#>%EXK_8WU_?I*
M'Y[4PB@XQTIRC,%B?
DD.QB/ZH"VD'$5]:!2K=
(@"1*YH<[%*2(TICF// ;7WMZ'4"%X0
IRP+,2;!R@Q"4J]$DJ-Q(-X9[OV5Y!@P
MB#=)CDZ"!F,(U$>28POT]U:2(^8
M4W@>28Z=,W@,Z#N0Y. ||]IFU*S?L=?>
8%2,##>*2^R8*$|N(1[;9(_Q2;O=<:.#
[#A'\RS6;M&@E M+]
<9=Z0EK,@"P1K*=)C3.CANG'^KM>^=+;:%
,?*NUGP3L%C73VZ"R
MHUI[:4HQ.4AP(E9I9;E^N6E
:&44YFPEMKY'/MQ:^]Z|&0/&?/6Q1CO&8U4.
MHNSE2@4G,H8T?E8*Q|B4:ET8>4CUL:-
&U8?.|;C'5*P4%DSW=^LCD.^ZFE,B?

FOA6;CA:*@K'C,> MK*Q!MA,
(47('S,4<,F,Q\0>J]QO.0%
[^UO$@WL.YK84"?UQ\C12)K^O>[O>S
M?]K2R 7S67 006*U5('S&
<&SHH+G&)Q4@V@PZK-
'QHA^+M^/PGGCA&$Q)V >
M(RA>/$1E(I@B@DIYG:?U+#4]OL+Y;1+?
F0#<<>'\$%/?"N?;(CZAOGD;N'9< M.)^QOG
B&T7P"I2WE
4J*Z%PK8L+0J+@Q*L]H7SLP3YNASFS\NXI
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_G>^KM) MI65P J,%FTPMJ%_W,6"%..V-
\;3V6CTH IJV3KUH9]>RT4U?
O\K/DD'EC2@@
M616W,Y:#2\$"9[IXGA"Y;EU-
N[VU.RP9;752..NE1T^"! M!4%9H';DA4).
<5Q8EGV,0;2^NS[DRM%1<(ZM'!V#Q?
R5HTEX(; DT+7^02GF
M(4KTP%7(.84@HV^MKW6XE:/3>-
(,A[VM',U>!2XH!%4R.?J+-D1UY<&;6(25
MV46?^^]:1U(Y.FL8WAGLO:T;'3*
(M[K1/E5WHPC4I>IN&_3WMFY41MH^&)?
@ M73"@6$JUB;,#K)TWT62.
<0;MX7VA\"QUH[MG\!C0YZ\;=;GXE*,&D33Y
M46@%VO@DA.0H_8,TY+75C8[";US=Z!CG=
K8+1\XMA;4)DJSMD!06\+FV
MA4[2I,B5<*7U9<'QM7+?ACF-
L>FP%3ZJ8DIVRKZB[I6I7O1 81M0W!

MU!RI]1.!8ZDVGL*023BT?
J']5*=Q3LST@FF0E:*UMQ8$B;1WZ)1*8)8Y[
M+4?4RGWKS62J@QN_NG[BM1-
CF))PD78O(IUR.H+G5D*4T1(UG;5-WB
>3WGY M-EQHX/N&CZ&?
\/*=^C1ML&@O@J+I0#Y-EA8H M-#Q/60?
H3PU?LD\+YW*WU;?VUG2.O0KX$*ID9]%"-
Y2SF9EX(P7%DH9E!F- M^.AQ$:*KRV?:?
BAY#V>?%O]:8KC Y:W_UL8>%\?FQ:[AB#:
<5%TRAFM1 G,*4M;OJK2 M6"Z 9I@C+
<@>S:!4[A"8U;XH>BYBC4&I?U&TIAW99A]
^5A+=J.&Z"EJ+-;Y
M$%WFC@^Z]]SC0^SN(#U_5#W&P_,41?
_\3SJ[S/2C=RDM+^L1_E5[Z;OJQ]4% M%
[\OSB^^K*J0J_(H&"!+&E0J%@)*1[MZCLID0
H*KY:>'X&)/W(BCO6U0W
M)Z@=.+F>A>_.\V^U]>Z]LMU?
O_X53LE9]2W Z?I.Z=/B-SS/)]&AM)1)@/.)
M4EB3:Y,CIB"1[PH/1D?5NO_6!M?
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MP5;,7DN_G7]V634O3+1))0-
&5RW/^@HM>J[!2NEM9J'V-
^AEM>4:+&)B2S=N]{C&%9RGUV3V#QX^
M?ZF/1HEF7=O.7&UG9!!"%+8^D4 4#"E
"R^E:<==ZC,*OW&E/F.:Q2>@+ =4
MJ"KUKQ\/@#L),A.(3(!+VVF5N
CIX=^7$>X>OER/P=IBT=-+ 626U+EDP@-]
M)4"8VNH4D]"JR2WO[0>_)%
[LK_GA;SL$*SPD12Y9JI5$OHXZT]P#"\K+PI

MJE,/DB.^[3@.(NRI^^/(#4DIY>"=
872@M+! C).7KQ"VL&4*@);L.7%Y(;L
MXC2.!-]8A-
O6@[F#J*^Y(6T1WZ>O^0YP'3@WQ&4IE8D
M*YX9$42GFM6GP*SVN2%C$:L/2JT)=
<=T\R62-$E!44J2,,$#%OHRR^B$5W4
M5HO4D ,:S8-#]*!IW$>_XR2&W-N]4*2D+
(\!O*^SOE.1X).V((6G,UN3&9A&
MZ.'R3#K5-HZ;[PW8.)6,6UK7=1'TM5-
M,ZAW[BRZ"TX'[53KI7&,B00QU.EL
MNM0R!$%[M,U:"8>*=:O,?
SJ$:M2I=AP^]8'G$)UJLPY.9J? !*1-
VC(!+@4#
M3',Z^$TR6;1.$GG*G6I[P=FW4VT?+%I7.)
(MN)S/UH?Z+'T^^_-/$K%^12=[
MCKC,F[JK]Y.2O]";6(_Y.E9T\]U3(S&@3?
3NY%+M1*\A9$=VGHW)EF*=N5W&
MMFTVZQY2' 5MALF4&1>A$8IG:04?
2GF#TZJJS]]R7ETIZU*%IZSD&$(R)&HM
MYM2904#C0#I5C(O]"=Q5Z\R:\F\5%3>G]-6
M>VJ3SZEVDD;G(ZBBZ[RLZJ6$Z!@FS@2S@
KE>J3<8BN,T0[Y?=]LJ%TY#
M2L*5VB,R^4)O%"+X:#3HD,@>]4X(V;HGX,
2(4'Q?S'Y/J-Y&T M-
>RW4@)SQ2+/XL\O"YPMI^OAT*>J),=9\I'"T(
A
M"EJ"B6"5,ZBRXR*.4+O>5^Q7:C8']RX_W<(
\U_UH+8V6K]
MC\C%Q;OIYY#%Q3DQ[SQMD3%'"RH1-

UTI&J)703,MHRXCC!H[YN)B MVC.,UJF
4UF!LJZ0X^\"I&@\$8"5K%I;J,^TN+@/UQH6
(),0?G03@726 9P45C0-@B(P:OZ<.?%Z$:)3J-
PZ<^\!PD MT0F#D,)XX!EK?SJ5P&
<6R:,JTJE41/:OB4X[PMD[T:D'%H.,QGMP%+
MSGYRHN8M*P:ASMN1]++
(*+1F7#9GRE,=R;T?
3YKA,$*2R3T^^FG145H>%:#) M!I3"==S0
F-,\)
D$[I;XENWYQT%$8;QUX;2^M;MXX#1L"M7.
M9E^^;57L*+&Q'64:/5+60G>'C)LE##$&Y4
K$6HZ2 1D/D(1R6%R7M'[\;+C
M9AX+ER&1(VT,_8%) -;\!^4\"I%ED?
ZU*5]SKC6,F_4!\%CB9B?IO\XV;2+J M-
1*MZY; M[R38^ [K_AC>/ER: W#
_@81K0I,:_!:TRG+&0G,@@%>I!8NY&2[34!Y
MTV09 K!QZEJVQ &["/IZ[=<,ZIVO:7;!Z:#7?
DDI2WYJABA*;4=D'- F7F<0
M9RN8C=+@Z[7?X?C4!YY#7/LY6X*1@8-0-
7-220/!,0U(FW84V9-ET)H^3_G: MKQ>SHT:
[M$" 8UA$)005G&I8FQ] M@WC$%!YE/,?
A&=P']/''%@%<-=R|&A]C@!0\2"H^,%JT1O-
<,?(R1(0N2Y^&\T]O2 MO"3F-,:F_88R(Q:?
Q;7Z9^D]TO]?
XW/@#A$5!)L_[MO\\FJXN.VLY'[Y4*U>V)0(M
Q&\##JK M8FSK*
[_;,KPDAC3!H:'SMV;LA]6WO+@(IUR,GK',^I
M"V7)HBZ=-H=[/OPE =Y$P0W[,]W?
5U^D)%0R%K(,6!L3,!(F** M*1(K#<;H

MN^P"QSNWX/!,V%_S#7LF;1DXY8RT+CH-
4=:@:=(14"0!7 B3.%N1-A3]^-
T,]K6C/#^0.JG^71*W_@+%^G4IJ(Y[6' -*/-
+20$QVBOP\0- M,4$*F4?
H(K.S_$?!QF$3LP\&]SAI2SV[:SIG,"E9P*4D0
(UCF9 MT-F#E5,
<==O4D3C3O)UJ'\#'Z#S=2_IWW__$N+I*3S
VAS6QP+!
M%PVH14%7BN(Z[%H_N)]H+Y"D1X#Q
([K-"H5.N?5XM^!JYSL%7KL"F0M4
MC!>R9D3C#?0)-_^S.[8$*IQKID?
[RR;A2_9IEK:+^SF7LA[CI"D+%I]86
BD!Q"Y*-J&F03O4$)&5;_P0N=.D9)A
MF/CIF%JU'CT1=P+UD(VK[^\Z&SEF$K'.JZA
[Y>/G&1#T?)XVTD M?.3LW!_J0W:\?J
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MAVR,O35>P*4/G#DRE3/Y7,IP#3X42P>&-
Z[4SFCR8'OLPP&B(VA0,[]HLC+)
MR\GL^F]/Z;.FZ]\-
/V_G<2_ID_^8E;/:8F7SJ37+8K(IX1VUF2Y.<-
JG"*%1D47(PI:X@
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^VGJ"+HMX+8T9IK"@%X$&*2S8!?VCI7+,
M B/6?
/K#2B>:QI;*N0.R:135LF)$2RK8Z'P**4QAV=
'8.Z%WU%]G2NO
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)YK62GF3HO)LUQ%UXTT'W#762=?3M?K+

[B
MU[R.EGR8797J_)J7<3%9YUEL&G]]7,S)M%
[]7.^\5B1KZEUYD,AK4RX.& L'
MII$EZ3/JW&FX\6/)T3M)]T+A6 -
X1IK2]LBLM,-
EZO0=4&.L%HA%)$4C%YAKI3U.0I
M,&N+6?X$B-4'I<:$NN?$-
L):'KD'YW0=H!'J'
9/!SC+E@LKM6&=2@2/V%H: M'*2';:
(^&CY@VT]9G%0Y"4@%$ZBBR05EM919,E'
MI'INZ0/61=#7MI_-H-ZY3>,N.!VT[:=03)B$
72N9=69'%=4=&P'5@QMWIH\
MT4Z^V],A5*.VG^/PJ0\\@[3]?+"%(&-9*D?
GL)8QU\+\=:-)!SXRY+YX0?_7
MF#Q/MY5C+RC[M7+L@T-
#\VA=R'/]$+^9^?(I+_/B1[Z19Q<8O1?(-
:1D:GZF
MT(">K#FFO.0*E>.WMYLMA5B]'GL4M!@F.
9C2[DMZ;4\J5.7BD\L) MDN? B-
DN*B*UH%]76C!71#^6//2X\=@Q-%CW
M7;T6[R<8)M/)ZN?U+,YU?
=:G_",OEC@]]C!&^&M$]G(
M$7ICMEK.LV7OL5"@=
<>J;KN_<+%$(2246GI
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+G2;B04A.0PBU59BR"$&
["+K02E/0C"@Q=)GU7;&>[>O3 M&I(!:@?
7;V3)BP_ETGE:![!KY\$J]?

++_)]YFF@!GW&:^2E#+[U)">AP(C=-
MB$Q_@%<:@W..(;H-
1$_GBWBMTKZ4V6=L3YI
MX,RKS<@.5T_N%'(T")5$W[H7:4?
17CR/=@-IJ]EW!$6)'\HON%C\I 7_)T[/
MZ,OU1USLS(M-
'N/R\WR:Z,,NEE^W9#K[SS?
GJP2ZRVU\U+K$89=PL-+$$9%I
M5)UX/MQS^?
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2FUS(Q"-8D,"9G>ENY+:%U'YNN
MLK6K0KSQQ N[YI[MY?
P>//$2F>400[T"%\F1!\E))2BE)/.&2Q$:JV1'4<
M/QR$3=MK#H>#ZX@+#N^]\\2L&!
8NQ()WQ&&U*5HQ@?QQG?LN M+-
DQN:4/6@?-0>@BZ&MR2S.H=TY&V
6G@Q(K6E[H#"CK/E6@O".!N4#(REG-
MBI2%'R ?
[PDDMXS#IS[P'&*F;M@,,OVDTJ?
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T,.F\DS'&B[QT;22ND-C?RU9)<7
MP>]FGTDALX2+G__"Q?

_)%PZS]9X;4S+M:]:!RA;!Y:0@T[XG;(Y&RD?
OY3L]
MZ<61HJGJ&Z8';ZFP1VTS)W*"*359.=9A1L*
[3 MMX-(%U%?
VSVU17R/KCR[P'7@=D\DGJ*]FTRR$@N)7&
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$X4#V<,.I;;THTZE?4=L*@T. MTL,&41\-#]?
N":?OUG[=559$4BJ9F"$*.IX5N?
D07/7SG;'9I51(W&'"P[=% M>0DF3DLT!IB-
>)%N7=?].2]^3.JZ+QV&Z]
(NZTNRO/]'%\Y$A[4,=(?6H?
4!M';F^E<3_83'Y2H*NBE1N?]#X\:C#07@G7
(*9-H"1,$
M)0)P+Z3R*4HON[4+>O@YK\S86_L#G&J/%
.MX[B3,LGI))!&,*Y.31(QD*L" M1>1ZJ\O(?
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MM9F&!W3,0#2T3P:NHE*M7<2C[QXQ,.A[M
(D6 R@BA?@ ME-
90=,Q<8N%9J,:D.LK6$>,2J34R!^P;$3V+,CL
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MPA;;VJG=)LO8%Y]CP#\?

(8!/-7[Y#H/+7:1;*#KR^U2'>8RL@UZ'2BQA
M)8?/GLE<+'C)R6(-@D-PT4+]-
O/T3=E\2,C8I'CDWF]L3O31>.MKO#XG||5W
M3Y;+O%J>7R<(:P/MG@Y\B
BJ*/J;RP)DL>B%S+F8;C4J^THROC?
8"M(MILOP M>+2^]_L7J?S[V7?
R._Z<3JIJ/N;%9)Z^S-^>3:<__UA-
II/_R9>+6IXRLN9$ MKGW62ZFE-
BX!%NE!&&:]S4*%9#IQI^>#1^[O/;+U.R0*
US9_/;?9^2B?L[Q M;$$@Y.6_)ZMO|
[/5IXQI,OU)3FE>?)_,JIGV%B>+=0?-
D^|U"G,J)(MDN7EP
MQD82O"CPV3I@2A3!&$OOP=>7#J(A%S7N
[HT/^W1R M\]_1]S[E:4WKN!P,
<#6@X6@"78.N[BB#9N/A>;@
7'"$T4BO9(1_UD[AQ=C/#A(.%'9[7+K#A-
_VQ?%! M6C0#X3!TR4RD(NK5,7-D%T<7
).U8&.15CJIDFC=W>I0-'DD(#<^2_KHOG5(
M[B%+]3*'U\=@O00=+ =5#
>LC4J2XC:YPI-
TNI.U|OBSQ@^KM89G/IQN6P?0 MKEMF-
WV'B]W+&|_KW+|2"BV<(P/'Z@#%E9M=H;M
M?!+AL1;NT($1'B!^>_)]OEA=OJ>K;_/TP
H7__*-V(IIUHKE()9LOVQOGDU
M#AB#AH2J9&3U(&^=Z[J?
Q(>DZF&Y<[LX9#S@6V^YV\|#,BR3M"I*VO|
MU39?.H$,AM$;GPO7<<|3]L4SJ"4&K5OPW
DW&OHR7^'T%(MWJ"(9
M*F(]J5(Q"$9RL&2MB$ V9;I=O-;E^-

U;KE<*'ACKAD4!N^0-;+^$N-2JDM8&
M&|CQ|=4D5CF
0]JIA9%"ZIR8=KU34MN(]H*,Q=&1'"#4U<!T
,F[&D&OG /%H.;@_I;+^PF&R72=
('.//C=FA,8H
MN60*8E8:%/.UKUH@J|*0:V0TTZA8_X-W%-
E?+I&/G"=;S5TEJ^VBJ%
MGO!]'798;!!=S4E]_1)QCC%W:I@5'GO^U
BX'BZ'RD0AHPH:LM,95(P)D'L# M)5CO:
[@K9]O3RD].1IVUX%V@OS&E@[2H9.HVG.
YY5#U M8<">.51]]'_H'*IU)]G+[J2;Y.%-
$/EJ97>_F]?-;#>]C"T=QXB"%JLM*.1D
M#UH7H,@HM?9JO-!(1F7-
$GY**QE8)26FZ01IP+M|M+X0&
(6VRU8=81D>: -_3%R MI0|2K2-
+_YPLZ:>3>+GM7JGB/,^$%H58:*GH7:G=R
[M|-%'C=M|OB4H||$T.D#VPSVIB;IP89/+
(%74M7&G!*>5 A:*31P9 M0@[X+K9'(]4/T-
^M0PI;%PE?<|![X=@_NW<7$ Z3
ZX+^8?.:A ZJRJI *^8
MALBYSBAEB"X^$YKTSP$?G"7==7^ '/#
(+7>!EANUJQGP=+HZ:Q"RB98;'7,(MW>
[GGV@.>"]X>N:]]'MZ#G@H:A
&'K0D412)A'M22JP/++ 46N'W5**GF0.
M^,ZP-]7K$>2 =
[[30H=*!*U!YYHUCXS6AU!TA|C^WGH[L[Q
@CI'K'VKW7'0&T)IL?-1< MR=8-ZG:1|_B3)
(=AR>T|[Z$A;KV9?
CSYU_5XQ'G3WMHT]Z)ATH5:&**6+-=S

MWGA0N0Y$-
,5!X$&P4AP7NEN63^='OG!.#8A/Z\R?[?
9"%_Y;R9EGF*"8FOY9 M2H'
I*D9&IEER7S&;DD\>XDQ,ML& K:;%=
<:E2'3#L_%(C48A1(-!)O(@\TE M@1.
<@V2!S$]R073NU@#MG@]_W6GVU_E!L_0C
MK@I#87G0W4BRR]-?D&$^!!Y##-
#:J^SN^K\^)=%CB2*!9IY>!9<#;8>:C+3"
ME66!?N1;1Q?;27_$S-R-*DW+*W?
&N7DD\YH@'8V#8!W&K! B2D6G- D>6.1@
M8D&!S#)ZN;M%-GL_^[F2:@PHQC/ ;Y
;,W.QN% [W$I0'FLCR:R!"8W*H4DN
M=,LZ[/:\D1DR-
&;=;.N=%3[D;G):4%IKA0<>D8'B1=51<
)DSM(:%^CH[Q8(M?PG'RG[J:VT(WY//L?
RXJ%V)WWW_$R>+^HU?
ON'B:_Z4X_Q'7OP\+9$%^I\C
M)Z#23@DD;]$K<-
H:9"*A<=VFQO9_]A%SHH$1/#
66X^%YJ4G_YC/TU^3Z72/
MVH[;']&H>.)!R?:L3KBP%R^><<6((M#GJ
D;5P\";1BX*#E$+KVE@Z"8U'J2
MPQTA]O5VKE(,+S[ZO'FD#5:
[G.A40S)I!9T_M!1E,"8NA"HF=40]"4
M'ZV*!?K@-&
[>=Q?)7HL%&J#:/0%\%TC&)8WRO+"8&,1L!
+]X&C MY=:V*%UZ3L4"
W&E#Q*M7=E/^+..9UG]8SH/.#U)/R;+^6+Y
O)]LLKI/"7) M>2V%-

;1C*T9VMBZF7I,5B.1J6ROIH.?=FI%U>-
A1%0ST F8^H%8'2)FY.%!/ M?
50\E7H;F9'LM^@].&;
(J8J%9^M8]K>+@YO9Y^.G]K4U7W?
2X8!87GG*=>[R MJ3
J2I,#)!015"H"")#AZDQD=D8F&_=N^A^29X
KN-UG'67:>PPF
M!2D14Y6UO$Z0IVV.#C/G@E=.Y,;$>
(CJX;ASC@H#5!&=+]]].NDE+S(LYC? MY-
5?.<]^P<7B9[T 6 M],DM_S.CYT_JMS2>
<Y!L9P_&Z_'S^-E^LOM
+]&:^6,S_(G&7.$OOY[.O]9N_
MYG"MPTO]:H^0[*Z/:A2Z;;+21B'>2UGJ@Z[
"-'0?8LBSJ XD:"Y]D %]QX
MFTHPRC5^S>^7I%VP]\;G;R)/KA1A)$HPR1
MOG?E&2OLVP#S[;'?/=5\#
'@3SC[NHD1B*31**7!E%3;!$8%J"2#H#Q&C
MUNDU>"2L2UY2#0):EXZ&2$'AK
!T*;;?'KH[#&N)V/CKXH MB-
0^NMI5P];1Y:IP\K(]N=H8;4)7%+.\TWSE1Y'
[\=!QHY [JWW>0F<-XU%K M0?#OZX*
(P%@N$C07M2E^2.!JOE94.M;ZY8"NQ27#C
^^7^6PY
MGTY2+87X;;9:!RS6.PK*Y!B3"0JKG;
(E^9_!FP191.912H8^-.GJTC310&
M3=)A!)FD],[IPK'31.$C_\!:VI,
[/MHMS'F'W%1$ROGW__$V<^+8RP5[6N<
MSV$-/"-/$ (SD)#V-[(KG98M-
OM['CWNT=T*D7D[=0YP.5B#A*N+@^NB:9

MSD=5"CC+JJ52X[G:1;#1A>)$2K9;SEF/,-9](
!'RP-@__^>S2;SQ>>S0!\XF=53K\IW?
DKQ4DB@FN%D:<-3 MVBCP3AA@TBDNI5
Z=PJS]&# 0_*,?_/: K/Y0 H?P"RX>?!=D-
*Y[3_QF#D10 M9*L0]2&(Q$%:3(9K(6WL9.?*
O>HGW; V#_=5]EP.J.0XP&>VA\@!-
*BFW@F*8F&T5XE60%E!/VMQI-]])*
[GQ(IKWJ)A5"(\8A^,
MQX,^BFZ="OX&9_^GBO3V;)8VW1R^+O
B,T\,J^#@A14O>GGA9S89"'FE$VP*
MW&73K67\0T\9_]!O@L-\""4.<.37-
;Z;+5>+LYKN\&Y&UDY>KCZ17?)Y58V3
MCW1.T@_P:SYE5GNGO '-:F']0JP9*
*V!)1DT*SZRUCE[W:4[,$W>-TE_&0B, M*
6BSKO>^)P'ME%X&65RQ()(@TUBA
R=+'95N-48R;TUJ73FP399G08DFBA[
*M*GA+V],"I_^&6\R*TWD1U%?1;T&0.F ?*
+,+V1\2SJZ9PG+TZQMX(XX MC[5EE"K,@&

U8WI)U6JS-1]#"5_T@+'+!T1[%C09
H8!8AGWQMK(@#I; MY]_Y?
*1E_LT"YZZ$5!B3P*HX$55K,SZ:@-*
"3D$'74N] .?
M6D?:=Y/T65!L!)#N4LLM=;KSE-
*'*G!Y>7Z,*IYN^^14/ MC7,BUJ;-S 1=J^!B'?*
#'P4>9I"^T]PP<%7G?
JL;IYL=NKCJE9@KU0JQ;EL@NZAZ1 M#,
(S;,#KFN#SQ0U!/H:@JN]8&7B/K1N*G+LF4*
<"'EL?.%$JF>.Y9(3=K M7=M2;*

[&V!UJ+>.3< C[]2B0'H#!G_*?^'/=4?I#N?
V.G1I6#":. MP+Q(H*22$'PD=]]*
[;TF1]^V3GE[2)
[GP:1F&A_@<+LNVUH>:^F!B=$:=:P%
MEX[53GP<; D6,;.DFV6[-;KQ:;1]&N#??"6?
IEOAY@D6=QDI=7 M770VS>C/QX)=^Q=
[Q-6:/+=1I*V]#AK%WFIGO1OB7%$S:6?IN
B0,==[I6 @
M%!:)FBH6S;DWK'7;NNW2[.]>W?
KD34A!>C+HLE#D2]2XLZLI:,QIT$$H+,:X
M8ML79MTGR5AQN$9XW_6K]E;OL43CUFE
0&3@6'0V6F]B JH(1]+%
@6%*$Z6Q%SKOGMCDN"1@-Q8'.BCY4&"
ML3C[L)A\K5X4J>6:?!>IY9IK:VO'G[K:]4QA[
9AV8=E&M^G M:8'='3NBH>*'J.[/JU5>?
#@WU<]ERD%P98, ;G)M+
<\Y.,]9=;L2!IM=D,TS MXNZ1XWD08%\%#[
;7%OAE_EO:
[_KAGC)\GKM4,!E=+7_6X*@LP(IF"1GE$=M
M6A\)CXCT+*C04NT#)%+?6O&O9_G=['?
R1[[\E:<_\K_(6OZV/ V*1>U" !8D
M,5<629JH-
C=CFAPL'H)L[5]VD>L0ESB#^)W-
01BJH.>6C)\S>:_I9):^?)LL
MTO_.N#A5+I<4HP%#1Q@Y4RH!UKY'R)EL
^QEO+M
M_&RQ^D92OIV4U;>UE)JCSTEJ0C6&VC()P
$TL-A=1))1CN D
34B>!LXC\P(+3O^6",\5^EZJW5J/,^;=6XO4

M]3X?/_Q-
VBC)Z@_0J38N(HNR0,AT'*C,#5$@:9
^IV))NS]9$|^H49:AZL M)Z?+^-
J%H[;B<%9P$/2]''0RF#LUJWP.%V9]|.YX8=9
9V,D-: DZO M|AO686&FM9%696#.
(]G1D=RNG
SH8&WFPDC:'EOGF]TORI%=F_4"^7;.6 -E
M#^"T?
%G@;%GR8DFF|>>|^#&)M.8/Y1YIES6%&
[K$SEG9[Q>H$4I5*
[1BB+:"7!83@)7GZ(YO6/M;Q,_61J|2C)VH?
M4(=H#K=T:K3I*9*K0@N^7+8E29"';
(X2X;H@JZ[S3#.2LIJQC
M*=SQQ_R_+@]Z@=QHKO_6O0?KLN?E'V=
(FEKE|TD+1=O""LO@0IVJ'6K<6_D" M,F2-
!7,6N=O<^?L^_1F8X&TTUS $?*]
E[1]7*3[;>B.H!["QFVP-X[J&^
MH5_2<]%R2C9'0091#K*>*0D";1405+'"!Z|5
<#Q^VBM-9 UJ6GY M>3Y-
||7%8/+_R:E.)O^4X_QLL;P8:,8%K9@9#B;5L<
(1N.3H34
M"=JN3QSO;&Z&S7QHQ0Y1TKDQ+V9?
2:P|^5%/H"H@??JU,>%O?OXRQ>65,7+]
MMS>3D!@R$|E,8(Q,2&4S&9/5?
F#&TB*,|B$L-N|0=[P4[A:V>_(,[@-
Z:X/P,PDTS6_Q^V3Z|U->3A()/,'IR2S]
MB]Z7R9T?
G%LQM1Q8V53G"M=01'0!@K,)#!8NM&3,'<
]'Q<

MF(8H4;AM]KSY^3NN6WR6JV__W(S4D$ZL.
MV8(R:CK6-8*2W
*)Y@&38D7RZ%5SPVITICS:P>S@1.F#P@
$N0SW7&MD='Y2
M:M1&H*V35FIAAA4(6"OZ@J-
3VLLLDFX]T62[-(?.3-
T#M/D@&A^L?/+R)NS# MV6I9KT])
9M^5J>6Y&(ATV)%[6KOO($@E 8OE4B\.QD
M,M%&5E0G#ZC3XYX||@-I=NLA<9C645?
W"=G4 J7K-&=F:EFNE$384E3S:M?
Q.T8ERRQCM"BS[C[K(YV@B4&)4@EE
MG'/QQ72,ZH-WUXY1/=1[9 GP>X9$!:.-
UA0%,JH$RM,?9)0Q2'4"AE'*V^:F
MSW.|WNM%H$&N]_H >;1W(ET6\7J]-
|SE2"\"#7(YL@OZ1TME)X0AO]: J8V0
MR>=-@.3O0D2R:[6P4F'K]CQ'3.%1KO<.S^
^H(]TO7?1S(@)K87().NNF%Z M'=2!
[%VQ.=-99;N-
]G[P,4_ULJX7;ATNZW90>NO0QOJRL&P1S&
MN1+
(K&AI[PX,C13^3B)]UQ$*T0$GS1)E5(!;PT#S
MG';0DKM%M9Y XOTNYGD;S8V5>-
]!I.>4>-\'@2Z)]SNH;Z3$>SH_M.&^,LM)9
|&9#"I:"=Z0N'0>
M:!:%5CIUJX5[6HGWO;#9*?
&^CV(/FPN%GI''XLA'P=JITB4$7UT6F7Q0/E
MAY\$\%1RH?:)L0T$R0!Y\@]=SW<1[347:C]
+'R+E07FB60ZS32GEM
M0FI(1,/IA%4IL)B3S+'UU*,GG

LU%%'ZH#!N+E01CGN&$D2RM@Z"RA
LB<=C M4BP)XTKFC?
GQ5'*A>H'6/1>JC|9;QX3.Q9HOKHN%?
T^^GWW_.%]MPA5OSZH.
M/IZ/^#H)R]4"X^K4DMUD-29@-M72"2<
6500%)+0-NG,N]7_[B[#H>FQ]R7T
MF!B,2)W?_OYS/1WRCUF:+&/-
ZOU4"+20C#"II
MN59N7Q[U$6ADEV@L]#LR;C#H6OO4.ZZA
|R[?%_.SK-_I/SG661_2: MCO:8-
;D1)3*H77$@,95UIH68VQD/;1EXCTRO)!P*P
;AUSV6L:Q=O,|7|G;R M(Y|&)G219 3$G'6]'?
+@-
%F;M0^|"URH;,O01+PMU"L3!X.P8:Q@]W6I
MI:S%%
[R$+'BNP|SK_:0S$*+VD$7VIJAZW]6M||?
^LKP2KS5@]3IW>O6W%S!
MJ10Q,JTM6"RR3@,.@%98D&B|277TCFG=C
2+ M>5PL?I*K]9|X/:.MU6OI?3:
HH[W]Y=!ZY%K
IGW9(DF5L:HTKI/MI=+IKV1 MNLLH,U
1Q^?5//Z?7^;?_|RSY5KXCU.
<-1D_T/&3&Y5C[+*.1C47G[_A(K_!
MY7HL^.7S3^C)LZ]YDY%W]2OGW#OY"Q?
I*DQ"AY*)B@FP"FN[22[!U4)**1U MFNO8?
&
[I_E+OW4/WO$SF0WE4EN4V83977LDDGZ2
TIP#AXY*5(*GY-A
MT=O6X=EFPH]5*3(R2^]TXCT(V,=2A%

(WH]_Q^R;_U@<;!0_DB:N<:0'(P:T+
M.XTO+CM.)X]JS-;KSS_4=?6!&#!OA,0
%TX7LESG=D
MMD"\AUJ'!SMQK@I/&H3W=8ZA);M0"@;62
?N60>"N,^VFR>
MD%CCKO.S6@5<)U7^17O5SP^SO#9(W\U
($SC&",J:. MGLOD:I*QY.@0!G_">)
M6!L'KBL&LQ71)0>V%$&[)L\09-
!07&*6U_EWKG5EP[7'OVSGFIZW4U-
#IV&Y6)U^JB?,AH1,ZT*F *A21Z@Q2R14
MQH,)W">=8K&BDZM)GWKM#:2OKMZ^&
N[CIOF)Z*<1%&5L',?JX>'
M!'#+V=D>OSX*:XS;OTA3W\^^7\2-
9/'<,CI$6(Z@-"-!4NV'($Q$U/1/1:?)
MC(\@=^.AXQVA>ZE]WD)GC8_-
\Y3=BZ",D3+7#H7&R!J421K0NP*,RU
;67@3 M.KFOCX%W_:%/$+R==7:
(6Z)M1_^'/]?)T]T_N/<+?F8%Y-YXJ="1J]J
MB8$.@8/"X CCV
TC[331F%5Z_2OEO*_LGDL\)NWOZU2A@<6$
(RO9!3IY6*R=:N;<3P$VAJ2':D
]FJ$UTE<37Y,5C_IE+O, 2"W
MY)$,DW7N4O/BV:92#5IX.YS^CJ=HUXJ<8\
(,EM6A?TS26Y=4 !V+J=, &>/F
M6'RX]\=7M&NY\"9I#0E9O9K-&=
7!9$[HC3^4X=S&O1[L L':YHMP_8QU*T
M>S.[V@474XV!Q\C(:>K./I@\53J8/H
MLJ;7.IY>=3R]:#)&0<0N&#\5_B;IN2QQG8]
+["\ U3!@6,BF9BBB+[Y-NKCN?H:-L'VH-

FQN?,H@S5PD%30,DZ,3O265-X"-
[8*%3'">0O,#.^%|@[
M9\;W0>@8BGAD2,7R%,XHT@KV@)&
(R$69EG,QAO?;?;,RRWBV9E80^-U3+D/
MO_WWV63U\]V,5GBV5O2'U;>|^/(-9^?
7X9=AN$_SZ?3M?%'_T:G(VL8Z@R&@
MI]4Z1F]30 O,(W-%&^MN[W>'BT#LM,(C?
4&]KB/ET#'E%+1?;7GN2/.&(Y9 M2.
.2QTKR<&K4#MB"Z6XSS;F3DF
Q_6F/+G4HA%8.OX+M0/%GM31L[[<7[Z;
M;6YU3M&$*"PG]6.H-TXATQ*-
61)D/U&:^Z63WL4K]+-
M;V^20=YD_8@V"&Z M].R|SO]
M!!L@/V6X=1(*)4^N+S4J&6A]M-2@:G-
M7P]F>!9%E><,S[)H\FG[;^\U]?I M(*_3?
C0;8+#$>,:LX"[1IJ$AU_"STC9 X.3-
ED"NK4Q:>JN?S/OTH+]TE"C\ M.T^^?
JLY5S_R
K_FM8'T*Z[R6YPLUM,$KK||S&16>,U
1$]8U0RK("4#8YSV MD0[.DZ+,=
((+4%K1V<8#P5"(.,K9\5$ MB86)|
2#L8^N^PF]>|=_B-
\D7LQ]TF]O3<#"X\K@H501)W.DT(V9-
ZA)XSPDAY]P]*R#(NK0-I7(H%*U':ZT!GPR
MM+5)U,%Y9H0XFJKQUHM_?9F/\V4>DL-
/,8)WMLC+Q[7@G2%WR$?0QA*@.M=V
MFD5#R=+J8K06\NDXN'U6_OH:'^=K/!A[G\
_L[3L_HP]_2)EHI=K9:,^Q#N2WC M5: Y.,!-
D%I&SYO=]35--,",*S;-0H!W@D-

DFDGBL^&Y=:E-
P,NY_"%CN.3]':UXY&098!@[_V2
M79]UU4&^@>H@'Y/M0#6-
QT*&3B3=$\E#,$X(EW3F-
8M#ZTW738>90U$B1*N2
M)AF?!=,>JT)\JD3K ^#H<\:*82(Z'<
Y#'0.A$0Z0 ,I.L6ET/6+QNPZLCEC M;?'K-
3.LC_*'F
2[WQMU\GU^5MOJV<)*L=6(L&1Y.U]C8,*#I
IBM;! MDR:"'PO31G9VQ@>]<0?
N]8OT*?]YMHC?<)D_+N9?
%_C]Y&SU;;ZHW;TV$O+3
MQ*U3QADHO+ZVQF"U=1E(%S7:Z!%=)UX<
35$?L=-,=.OI*F+ M9KAK39 &2+)
DH!2,M(?RH$OS (6[8-.Y$EUHU*?
<,ZC4KTP1@T$UP Y!E\6
M&9=GBY]K24_B?Y]-%I=!^-J.\$(?
I\)+1WNH!)E2 A6#!N2*D[#T#GBKD O>
MF%9=97NAY!H$NB%NOA]X"3976H:+Y&,L
,M=. AN"# I3UJHN^]*IYKMAC
M0KU04K4%:X@[V'L/ZD^YJKA.JKL\L:]^Y^+
LQ!)5WU>$B?ZMQI!_YW8Q^ M+[^?
+Y=7$?,OW_(OW^K%^O+=K/[R?
+:^."\=/^@-3FN7EWT:YAY:Y$:7WH=>
MQB#7Y]U$N?8N"N&P<
M2:4MGO_@3#20DE522Q73[=F6^P<\>LJX
MKY)$0&XD!QTTKZ>7A\#)-
$HZ1NUYCN3='48?
XUYE#\FC.U&LX_5)NLB0EF!2[:.5"QV')CO

%'0)67'3O-G_@P(=ZE)X.!K< ML2%:P3%
!.>63)>-
W1X7:J";VGL%.LSU;$/@;H]G:*;UT2C!G1=!2(
XJ M\0SD=I$]G7S)&
(6*IG5:UHA4>.3^=&PF]%'V$/?
J5UOC[WGUQVR1<5J=G'?K M[-
BJAW^0E'5W/+^,LT9808X4L(BUS%
8B7OA6
D]R^X_/9V.O_KGSE]S1_)59^MSL4U/K
0R8QSFLLZ M/4] (
DAU3*W;)UTS8LT>XKXS%C4')5A-
Z,O"YPMIYML__1?9QO*7[0?%D%X
MD3FX6$A*(00X;@5DJ=!Q2?
8;:UU)U$VR9T:95A@,
<'G4P:*_F*.L671.%A#! M8$T>8>!LR72
BQPULH+-<\P["_?,^-
(0B0$N@TX^_/+N9+5:3,+9JCIZ7^:;
MK8\VQ_E"_Y]O6#-
R*)B"J8Z?;4+:,K@1%80LK58))KLFQLYW<4[
M0$ -T?KX3G73J4Z6N>PT,)YH8_0D#%K-
07+CLD3:-O,@21 WI#@ 0X8"[;Y;
MFMTU/H#1\B%.WM3IN?E3CE-
<+B=E$G%38GB^]OOT Z7-
;V'H]>C*/DU_.%E6\S87Y@PLPJ<[I
MX*9&..L]NDC@LU=@:5&1U"91MTZHV5OI
W#D0O\P)_5**2D6#1R?(QM2RF%
($:W[G]BRR0_KP:*_L MD#X
/8WL$"XQDP>#P)ATI#JA 5$E2-
D*CIXSXYHWY'KRV2&]:- K.Z0/'..E M

G00ZJ5GA_0"KEM.P Y:'XT23J
+P=2:1DX[;HRR;T4?8Q9(?
0%ABU5.1M*4SD>TI=$_#KW:# I-
!PSUM/0WJJV2&]H-TW
M.Z0/+D>0'2*SH&-6%!!99U!8
J"2#)S*UEAM3,P#TN@I98|WO|$HT')$"%$%
<$[RQ7/*DH[H"?
U!+)#&E&F%08#7)$|6"NSOO&I8-
_1W<(:|2|.S%AE);:EU.[8&
M8C^!U(!]//:Q@1W@*-
RVA*M#_)_S:9K,OEYLR1]FU[HP+29+^M'UT
MGBT&KR%)'D")D"#4:Z
0@T|\"2E%ZP*CP18S/H]'IU9':H_+BX;'=HWS
MVR'LJU/D[7SQ&:?YP^+?
M+S|Z_ROV8=RM5CZA'5=|+O99<3[:K&VF"
M7]^%>G#%<.!Q]Q$,E?
#N./GQA#F"1Q|FL.JVNO[_^<3&M(M|7Q-
:W.JY,67^3_S-'V9_PM7]3=_7EO|>6(
_8.3[_4.]G_.Z^$O=H2KQ?K$
M&"J/@#*1I1YL!E_3[[B/AAOGF(RM,SQ&7>#
-= M(I>D7#!%D-AI/0)-D;]*
[[TF9R=*UWK>Z8ZBOD@"#X[I
!DEG;*S'EZ!12|C M:@O.U69;Q3
(G"&4XB3CZ'*,K8-9^TO]|@@Z,M);^|,'?
9X('L+,29+UA#P M'&MD2#%PH4CP/-?
*+TYK&#,3KXO,+X^GHZ)|EZ5F2);6%^M"1
MM'[-24*FJ]NJ8C8,N6R];784[04'V78%:
(BZB|8!D[7=:V0QPDG05BE0$@,$
M43AH[2,F%M'9UL4[

RSCN/;$G2DS<("L+]Y/-
#16E^F"TRF0G@V+'!3+"-Z%
M!"RPY,F:)D/Z5K+E88-
BSX[#QPSX$PUVU67&8(U@M"XC(Z-
3SE7?, 0H(4+?PJ!TJ/K6^_Y!">9;
(#R#OLL8F-#AF'41#W@%7F%EHW8*XJVS/
MDT^#(#-RU.CA2 (_Y619%&$+<&
[(S53$^Y EUN(ZZ5C.16'K7*L]Q'V>/!L+
MOY%#09?
5IH]$TA)G:"QMNE884$%H\)YV8_H^6I6-
TV&LI)?N4K_@ -(L(Z8
M0+AKK.%BU:&6LMQ[:9#\&K@ -1.
MI'BB4:C+M:*/,EK)@:-(H+0+X-
$:P)B,RRRA%8_6BQ]"\!?#]J-GQ1.-5YV4
M%?
W[:N[71A1!UJ3[.LV2)P14Y#K67GO,HI6.M^
^;Z7LR+6.S-
&3FK>;G\O.E#QMG73WEY1DPZF6T"2O]?
_OEV,L-9G.#T7^OIH'E)YLR7;Z2/-/DQ
M26TD.?$WZE-
9&9V4A.ZKYZ,_^8H[5WZLY>^[T6!H8HJ-
K[75[2UDW MHG'&&C1D\@0;Z$23G)&;B
Y$22J6FEU<6M^*/"C0H5I[#?:=C,%9NECE&
[(_:;L[[\LBL$3:
MQCPH[^@\%3E!\+3!B5!R,,R8H-
QCEG>G)XWO!^Z!PGPH%39L'W(NW'<2K;H
MMV4B_@8T$'4B@RD66JV(ZYHBD;5*Y-
]V:WJPY0%/&,W]%39$)ZOI=.W<76Q!
M%S.U+.?,N0A!2P9*N4)220-

9>YE3MB7RUNG,]TOR%/%NJ-L!;AC?D1-
GOOY MO>=O?_])IU:]_CR-
J&2T1$(=3:B9^N3K>)$ >0:QG2)+68
QP8/P^GTUN4/DTZN*-)@N$:T'+1,7(=*WY
M>=IX=)E'W3SS]HX0SY
+^REZ@(/CFD#GV]>I8(761P=C4HF.LF"
(BP5KFY92
MQYT)9DOKONUWI7C>V.^BZ@'2+:ZNDNK
[DFM.XS6OIYP/^R=\IEX5]>_O;W
M:H'T_,D,%S_7.J%EU1@DJ7JZUMIFA:>%=C,
L2ZP3&NL\,[*(K3/*1L>|
M9JUS,@9@9>:TU12IF-567K3O-5,61UX
MZTF(-P1XAMS97<$#9$&[;D?ZE"?
[A,=IDH+HK"<^+R5N;>EEAG]V<>8 ,9
MD$,W
J0#*;ZA+=Q%S,]YM9IF,GO67UW(2__GC/.
VEI06M.!YVA_Y29)VBJ+ M%;
<3+W8CRGT/?[F,V1N*0=*%
[Y+ZT^<__G5#IG8>)1\RZ7M8Q3^X\%PB.C6
05I,_)"PO2G?:$OH\]7F"/JSR6QNK=][D
MM3IS3M__X[=J]2TG89I_FZTO?C>?
NEQU2$OML5O4!RZOMHOZZ'Z6;(,E-#)P
MWT\P3*:;4J>+@O:VF^A]3]A_>-#B+*?
KGWP1X;_Z5FOWL],S1]\>'L#OGG$_
MW;4VP+W')HAQF;HS$-VV/66?
<^D]O6GD^9>R)+,DRE9
D5!)B*B2$E!@9,U)V$HI2*$O(
M,MFS9+*'$+(OPPR*##/4=#';.[_[>?[_]
[GK]Q[W_;S'_;S/\3['_W*<#C/.

MZWN=YWF=R^=S75_&)&,!V'O*RL8*8&%E
2XS?P#&!B!PS"OHJC?@#3 /%L8, M8
&PLOQU_/6;]:^#G>VOWQSL[&SLG!R+DXO
_I@? "$]K!*LDZRL2@!K$(L;$(LC$X
MPK21X]_,8P'^^\'"RL;.P)*H>NWHKFYA&7I
54U=0]_
MT.BP\1&+$Y96UB=M3IT[[W3!^:*+JZ>7]S
Z[Y^MT/NA(;!P^_>?Q 3&Q>? MD)B>\?
A)9M;39]GY!85%KXM+2M]4U]36U3>\:VQJ[
LW,OIE;'QB M,G^1>XL_N77RP
&\L_CK_U2XCI%^M?]X#K+[]8
M6,/^4A!BYU#4Y10^YLAU)5A$2>_>'M'C::^
>_=.Q_]NO:8"/C85Y\]B$ "@ _B)#:'$,(-
>U$03>DG8
M1>OVU)GF3OD]#."!]V(ES3UK+1_/>-
V_2Z]C&VFQ2'!MBKSQMYCW1QBN]P,@*N%
M ?264P490/4]YO*K>_*C3!D G=^0
3Q^C9Q D4D,H+CW^Z]=#(!:& W:.>5#
M"&, 09!=1"[SVD!^HMI_((F[6]KF??X[(Q<>
[LFVOJ@0?BE&2M&1QZS1P]_K$PZ
[HW&]RHN?3%4>T1_".-5D=OZI4]C;>
M>6AQJ%U);46=]> MV>X9F^F;+...EL<->-
F0(541W$T73U3<4)&_G)S.1OA>
M^\CJKIA7@-
O$V7:PB!"YAK?,WSO[LLUGRH]\"PX6.ZM"C
BJ7Q;
M>NE>XUN]HP/'B&YX3#MV&M(V3#T.FN&
[Z0(^'C7CT%K#@0LOM-83UG6)[U\
MK*FLKOZ(Y]'-

ZVSH_,2$S77/UE3;=+)88[9$IDSH(VYY?
0VY]I\:19^%#W-,
MF%D"MI:B#BS_)LK5^5FA+$=
[58@:R$8IU M>A+'OO<8^\UC?
T50G61$:*#H,^\Z%0*TV.
I94%2[DT5>7'VL742C8W\S?S"
M%8W;#H2KL?T@&FDF3:(=P(L1*$
M)8E>/*495'G'Z"#S#B=#EJ"!A1 MC' "
[7'PNCS!M?9SQ6L.74I:[<8>JNT?WW0(RJ
5(K&G@&_?T%HD&*&"!D,-7?JJ;A2#
(AL'AR2EO:18L.N=,CS
M^OZH(WUJ)96;ZS?
8K^V2)4U7,]40JZR;:UK?
#\])P7LF/$^5NJWU_>"B)^S
MXR"I32K,S=]W_Z-
[M$G\A3#S/F[S)RM8#M0-
[%0S.8%D]6H!&\T]A9.U,DI
M$,86&CZC"]S$^Z-J3!^].='9O<"ED/Z
+RT1^,FC5A(4M*X_>0'O^#YVWC#[M<*;-
TI[7-K)*"JK@LZGS
H5OV3*.BCA:B@+_32P"2BYZ])N]SUG7Z_4_I
M]$@WUBZ1(BG8-.,NP_5"+_>!
_L7YQQJ!*T,R4+O)X?
>S>M)E3.*N[&YM%6A
MLQ&2U!BPE,&'P!BJ/6-
;O+BN8LARN,=@$J[9W2H&)BW0#O70N<<
MG#ODT*#J13SY:KC[IM7YAWO80Q2D@2_Y
<4+0X3WE /TSW2=%J).&S31!F=G
M:\^!QH^&/.]^.&4A-J?

R6DB:]1B0R5+5[3_VW\N^ANJ.PPB
@NW9>0]-8666
M5PJ_32,FIHM^[$P%!0E+J:159<0XJ>!'JLT%
H\@!"@73>=2+N
M3DCHZ$_)5^FZ^WNEC3CV.85H?.MS>KS7
[3PCU&)-PS*.6QI%< M#&#JZ!?
4CP>.UE3Y;0:POX8(I?=Q%C"
0J5$@/D%J#]#/_N,XLX 9GKH>:IH
M[!J5Y6_8RI]5\+MHF+QNLG61[Y-
<>FIU6K=?T?):#_"6O63H+$O/J]6CD*?8
M>L'U>R23Q>$L.D\ 1<'.#)W2HHYG
*+V>/XC<[8IQT>TPQR29V] $%J:RP,0
MZP<^T7%AG['5<81-(II\[S-
2$3G1Y%U;3VZ5!^WR9^$-)||UN9NO#+K?
C4BZ M>
<8HY6E($,Y%]!&W0@3V@PXKU1)$+=K9=L
MDKIC1HZBQI[U<7%]!83?
6)O[$]WHW#/$YPL/&TG/K8G56AY\(,:'/KP*
__J M7B>K)0@A%L' >DG5II'4?//_[M:9)]S
\8M[N^N5AM1&;TX*K.\:MVS<=R7CQ6?.
[755\-O8P6I@_#A%$+A0R@
MEB_W(#C',0UW._]V9/,E2E#PP%JWU*:X3,2
M9$/:&P;@%2D
O7W_YCIWZTVDI:=A^R=SC+H-3
MDG&/U.W:,IP7K->%19/%'0[E!M_'I:'
M3)'J#*"CQILYJR,&2+Q'MXEO.W!%#7E7XB
M_35JI_M/@+\H1M\P(G5#/&NY$!"_\#UB9D[
M&2= *TJ6FQ\6;;Z/EM\2R0 X\L'B16U;_
W6B3:Z>%WB_+R](-=]BO9*U;N(MPY[;

<>GKWAUG;*LTT]^UHX/O,!U? -
%AS&!.8;L'2*H=?1A6A)EO4;^?MNI@
MU=*#Y'=!.YY-AS_C!6-52[I"Z._ MA>U:]-
X63->^M_=DM0: &
[OUB1NF^[8PZCI;IQ9T@8DTI,V5X#*=V%J=
MH7)?NCR8W22?1?QJ2RP:6-JMC(J6-)O-
\4TW"+SOPK.56T]^Z;YYST+\ MSMFC_?
RHJ7XR*ZT XX5*R-
7]C&2C(H@_T>V;4M^#2OM?
^S7QU:QEZZ=V\%H) M:[F1.9)MU.YT!E(
MZM=!)AN;LYV$F6A.
(Y08<).N1ZNB0Q%JX"LBBGP8[,?E"/?
T>*A_1AN@XN5U MB"NIVDL7ZHM=7-
X=6>7WR@D-(2U&D/JJ,)0L1M\IGA5C7$
M4="
[])MS*$9<,*;%$W>]15M#J$AI)ZETVG7NBL
]LD- R MZ8/3Z'\KM.
<UJY=K'!Y(R^')=Y@N$!XNE9FL.
M]CWB#YT_"%I0+.'-;4?<4Q.HO@O8O?-
#D2;@4,?TZP2MN_*EGONJDM:%3KBZ
M*#L%RT;[\E5@PF?
J.OU8MC8)BQ0;ZE62*E68THF51,H@/^\>J"C
[:
M*2\]DBR\=D0?)]D2QWE_':L[]G+SL$:Q^/'I
< I.>(SOKFXDG3"+Q;
M0"C.G;//S23)7=9ECW9*N8F"ADKD^COC#.
)W) M&0S@272K .8S,[;5;V /D,:(EA37-
>@Q+/O_X+-
:/W"1F"QQ'6)TKB*8(H:P3Z7SB)0@9UU1R3]

M.'H>P"P:B$N?!UJ02QI]HRRI/Q.Y'?)"TM+#
6 S1-N4V^0/X M?#'GD ,I-A678&IZ-P%?
[F=V1W*-Z($$;4 MA)%0J:UF+JM(5="Q@*K-
!YD8[M<$1?(63:E73PMTW>//W1)
(VDJZ\D57-;3
M'41L+D*IP@(H07J;N0XM'KF/ZE#=2I\AZ4[
[#?S6'E/C_'Z.,<*+ M1SNLMF7/FK/$$?P.YA
&HA)IO$TA9, /_ M/$?9G9CR^MERBGS/4.-
#]8KBN173DLSRS95 9VRM%GS.?
2(%ZBS(;*?9 M:Y J: =&!O0_|
[D2(45#^[_QFY?U+_U!UHV^6:IU]99,#-
]Y_JE]]00_Z3"J M<$/WD4
52%=3[%+.37T&?'S?
6&Y0=:M*95S&4RU3//YEX8>U(,
M1(5%G7IPV$//7I]EB_Q74AR@-2+.,9OK+BI
M#_G3OS.T/Y=2Y?U_):[W]"#U&B;<8-
(WOI./I@8H=RUMF&R-5T7-Q E,R?
+]9/9BU,)SK)BI M2P%"!$P@)N%6TA8W$["
<^K;N&A/GFJHR TPN-,2JI-Y(-(=W<-
PZ'[CCDZ8' MO\FRAGV+Z6$ B3!YU!
(Q9;@45%\!M#I-2NZ6L5:/>3*DWT]M'< M\?
8O
3R*#0]M5!Z5M%W=,CET2'?'V4]G"":+N2R8;
<,8ZXGV9D< M'T="9N'NM?X,0)!6'V#
(C=M:H4CYBBGY*(=GL%,WBBY*
]M0252;#?0Z[R:H
M4I]*"08]M$5.DVZM]7N63AN^N%;=V+4]?
4CCT$:J@M93OINWC"4KL'&H^F*"
M33YR#L.-\F$

24>PL08!7+B>#J^)UJ'"ZT%^NV9M=4U/E?
I&FNT'*J6>JIG[M*HIKEL*#E7UI-
Y#_0/T!%*Z'^J/MYM?7^$.%+>@
MERDM5;_B_P5H#Q[ERH1ODBM!
N4J0I]6-A1-
M/N..4]\0ZPY!^(2<2POFG[8=Z(BW+O2]U!_
M
>TU^]UF45>@4\W,$JLV6N]:W)SZU26O7S6
M5_\!6&3+TU71YKWBLF5*AP='*KY"WTH0
,(,5##[Q-V8\6FF: (P],>'
M2QS4=S,96ZO:-33SG'QY.$1'=FB!9M*5K0
MF'9(Y3)$2T&5;5]2A';QNC+E&%6"5FT*HY
7\<*_3BF0VYV>)= M\\E*%JU
A;VV4FD=M0]?
Y0#;.38*T8:8ZYN3;CB)+L@T9%&5H$G\A2.L
(MTUQU+4:%
TM73M0]>:A2^;3OZ3@%R@9L4IV.^H0'+*/'
O M.'6KFL:/7A;DXGHA?Q@][.Q^8?
3D%L'5I']R@<5UF?
KDV8>U+K'ZI>WV%W>=
M^U%OH>MB)#>R#IA*,NIQ1:>:FN'4Z"K8
MRRGD^#@TIP Q\,TCGH/-]#O3DDR#*>=
[F.G!WC[/"J8().ZBJ$KIA];2C.^= MJ@E?
O.*D%]L7ZS-[5)? T9P*JO5TZZ2TZH'-
%.55.A^8F,V90()T[@:6A#P> M-
5UNP"1&'CEY[<4ST3FK6**0X,?
&5)7T\Z\SDYBKQX(U1ZXR"2OE%Z1\ZNI:
<#&2S588?W" M<3:(*2T?LU
$K;./@GJF/D#5>F0ML!,G$JCVN()78$/[D?%

[2AE*.XWI'$_+ MT^*V+!2N'A6.LM',6$-
)HZX(/ARACR/E:74,X!H#2&Z%C)KZ<-
Z33\/S0H2_M;1OF5)PHJ^VMEL#*'X7-Q>+
[DN/8Y<:9@QP]Z'K>V&EV@^(4=JC*1T&6>
(R@5^[E5K!^'XH&_@!_Y?B81[Q2C:_@4?
[4\JEXE M64WX!@=W6KS?3_1,'-
EJA&GNYE0ELR/')=05#0>M9/(2C,
[>XV]W@5FF"XR^ M_?C@T"M*L7_ZP6
7%*^Y('(F&]7VUS-7Q$7:*U,#HP0MJLZ!K,4
MXXF+=*] MV\LQL?2?
R[=\TDZA>Z6MGOKR!FDU Z9HLA*MCJZ
G( )HIF1Y$)$?M[X*0-E MN32
XU=U(';>Q'Z3WO@6>J0]_X&$_Z"'WQ#R[S)
F1=Q_Z ME@>T)M>1N
A7GSS^[.-37$^4'UANG3_| M|
<#@NLT1"/%,WF0'3F?
=F+CM!$(KJ/8CB&.+^(I9[/7N4>MTWH*O>
M^^+?BG'JK=O*\@%^R'DH.*8QD>\-
CS)KK%7!,.P04EMBK"E3M;!9L^%XRV:)8/E
MW_ENXWW'9UE9Z4F\QFS6K,52E&&47G@
[([%P #**[, =A.["K7@]_O=N4H MBJ]^'.
[8IA^^O23 =ME^>3I0T893-
>@Y$N#ZF$>T]N?5EB&3:&]"!I3:#P<0
M3)U-+]2_57,ZX7Z6JJ'V#0" (SR?
P68F+-.DE=%Y?5MY21.=.:K6PP8T>]RA
MZ_,:H*U!
[:'G%ODK/\!:U'X^FW3_2574S$D4VID69:R$_
M#<2U,?J^;]F/4:*;E0DKCVB%H9T2XHC
M2I/91J%^J.E-\DL0QK14#(R@:"(@*$&8K|

*<1XI<&_X"*R8.4?1]MNX2E/"\/*
*M"$L*7SMJ=-#Y:/\[L2$PE>**
G,EC1]@3+&X<71IX_4EV+,O;Z@8Y4R5,(P(
*[B*283LA0;IQ$'J?:BJ33Q=*
M"SJ".7J1,NOGK:3;.1&[/3J5_;RS>F>-_?9K;*
<$72B9;N@VNXWS:W@C+6UP4A!V',YM2FA
M>^C<

VM:GGG@X1IT:$2NK4-M\JO\J54-
)':3#YVVO9\"HVZ M ^/%^-M/G[-
DXJ#'#>L1I%0WXGQ-
P7>J5%$):UK#':C,]>/3'>U"WYS-
Y:.YD]YN27DX
M/27EZ?;R.#\!A+D_[OI%\:CE_X<"W8M:^)6V
$51Q_\/WAS]
MKY5R>QFJ/AA,TAN4,\%9=]!$.L7)
(SN91/_L\T:^(C]FRS3>GMLPKFA28Y-I
MPPC0(53CFBQ[,&+!7>980T['$&?:TN_]*
(.2?/W"):JR7N,#_WAS\Q\+%T[P MSZ?4T-
\C[,"5QTR[0(Z+3 M X3"+/%=?1%N>?
\II90GK[=P"7W=4F&ZL@M[?>F]6"',=5@\?
R%\N77?-[H) MB$+[>ZC6T2?
*=#=4"">*C3LVQ[=>+&KP3_<-?/F!*
[^DOSAN(D5 Y+L"]'#E4L M5&@N%A-
T7_MF>4B15EIR(>KEU15O&R/\D^(;FH66JI
M>_LXJ##&F\E V&&<=!
[$L<9QI"0\'R9N7PGZ?
CVD$[A2JZ<#5?)$^":FMQ1"=WAN134E^\"!
[8AY5:4(:/?7C>FYX94T@

M03([_,E)C35XRE[Y0R]PK1_00^_]G4 2?
O9L/G0E;D*%/"",
[!RI@J@_/V4GXLV='\/H>"B+GJ7MO*MS_E6.
M(-1\4_.HO)$GY3)]A(G-
VB[\P$YN=U6!_["AI&$X/WRE:;"Y]JKOBI-
"62E. M_RB\U[@K-*]N@E 31LS#-
L_L,N'R(/MALWOQA VNNY&'7==@_1@EZ*^
M>5U5?F0M_F.VOY^O)
(AKO"Y2DZXD.L*|V'TX&#B^;#J@K!2P&
[%N0'5;2W!"3;JJOJ>@;)?*+30W^|
[CD"K.DTK%?W]/9>ME&I
M"8CESW512WLYHTG_<6M2RS2)
[$Z"4D6Q-K2&&ZWL]"\,0 XA@;Y.1O(\[W0=
M*W[PXW%[]Y9!1:W>J?
%'M8$CFX\X!B]P]K8M8XC'M7E[FKC6GZ#=
MMT2B&, >6_*XN-F)A:,]4[*64Z+].=FK*P
YQ1YG%_MD^2SK0/>9S8\|$.Y0@&+0[Q
M].-@DK[SP)
<6S^""I*7:Z!G;F@MS6C4'K_(V/3Z1(I?_NB-
D0-7_;!'.)$! MX+?!-SJBJW1UT
UGQG61&/G%P2_;=KIBL4FX6R76S:I>AQR?
8\|?HV'!Y30]
MB4==Q<[4M$/K!U_AGQ"=.VB>%C5$CRJ!9
L&/B572VCS>%G4OC[HGC"D M>+
(+B*@0LX>-OR1NI
177)KRN%34%'C0EQP4K!]WF">MFU=7Y>&
XL; M69O6;*I(N;$F?
UB>!T257P]%\HTKCC[[N7*BL3$M_CRJ],
[)J<\.29?;(DF M.W U#<.@<.: X^%?

0',@)ST$:"E706^BQ^[0UOUD9/3D
[8M$4;JMK^
55'O@&?)SUE7^(Z@_7+NU)34YVP
MWU.K9D_1K0%RN).0\M73/ONLN
'R7C#=ZNL&25K2/E!=;1'RQ*YB A,#S
M([FZCIS(.KZBMJ%\C5=+)
9FJ,HS6^>5PCS#"#J3AX]ZO)W?
$#542+#KH*.%>(N#$Q/F*+$7 9$(\1E;Y56-
6O M?TU]?_:-S,?QTR=2.,>.Z1?
&:14=0BTR!YM/ZJX:;,>&R2WPYU$=[O0AR
\' MS%8&,_#=)6SE#"
&1OQD1[Y'W#R^;12(I:4)W)XPGAFO@)>U>
MV]/C-\:/*4VOU0O-6LF&!%2K2\G7=3*
WU9C +'-M%SHMU>HY?V;#"#%@2O?
MS<5E:NIUGJ^OZ 62E?+#/7B>^*C+:HX?
@.#$^T>)Y'N+=M+8CE;QS^L_YLQ'
MS#+KI2.K+?@T)_R4@#?
&WSANPH@3J)H>FJ@.M7".
9#>0']WB&55W_GY;UZ5
MP=J@M8+M.O%-:Z!_6ZLVQ?M[]X@6Y/*
[5(T"E66\X^YG+N__<=K"A)E#P(U) M,R#
<5 2QLIEB"1?$V?
7$TI401XC\8UUKTY]"UUR-
LD)7IKW/2IE^R+J.[GNK
MIUQV@(=6YV%).4'_*"\&@M,;C;YXK! ?
IZSR_AMPHJ3].BTF[M
;:#P/U0@@^IC'Q_M.4VL8#\@F@J[=R)BCU2.
M" 2C#"&),&'., ?SP'HN,
M(PZ1(XF0=CGE2W5$V0;R=%Y"G>$7A

7.>$,<[_#EP S0KY)>IL-C^(9C3U*[
MQH01Q0C9!>%$>?/[>(PC!>PKIQL2-
KK&,1ST\@G'^4&C-
,WPET]N?.Q1P&P9T(=AY/-
,E&7E[MR([(:]_17#-#7'$V?&S)8D.^?
V:>ODGS*&HR'/ MZDZTO*MU"S;\'CVTHJ2/-
HEZ=DLY4:G3V/M, SF0EFC.1^^3'GQ?3I7-
QFK+_]J*N,(#[6!&D^75,
[43BSR"A7KP._\O4CMW'TF\3 MM)3XE?
>,B!V3T=F\)+?
6=?]*TH6)3LR4SV)/)R9AEZM'M74LQ%X&].I
=/I
MNBO7&3P7F7ETAK!LHYPN5;!O*KI7AD/K%
V,UH)#$#D9Y (J(Q#=4#B
M&8!@P4BK(MRMIZ:AD_^RB6G3^*M@E9I
\[1YS4>6 %GWS3'HQO\XT$Y
MBBGU("TW)/+
<:?!VX>DL:7*5>05.SG5WN;AE+.AUP,@E>\U
M$[[]CXV/C<3U-U@80HP8HF8/?6
%#7I5/HCIMX0T\3?6W09D>MOFOE_BNC]
M5\FA%D\&H/2PC %O1@WQ_[>33'F>6=
MNG,@$TOF;V0 GRW#]]W%KC-]WS2E8??
V?)S '^ 8#2#?R80"> M[)#=_7X .5MS.S
1H*GD8PR_O10<.?
7_\+'%B+R'>:;S&P8PR8SFKI+T+XW_
MK;N*_NN$;U.2 7PL^,LS0Q1-?&QG"I:/U&4
:=9.#.#M#::SVF7;U7_>M)^8 MR0*Z;5$#
[7X@ZH>0AXU'
T44U1M2SSPI8(@>K<:VGOT/55+03#/]Y%P.

MZMNSLFG_+DS@YHYR*
(I\D!FZ_&LO!=/^;K?6;O^?02=B)Y7I-
A[,//%DTL!O M\?ZS)?
\J@?]T"6C^%GBT+UJ<+*-
BYZ0'65^XF]@%=MWG=_#7M:!
MNIRZL^\NFI;,Q(7YBNA;_\PHP4X(:/:5;N>S(
(]YK=F "7@M_ M$Q_] ?)GA?
RG=O;]5\D@*96:> 1-
N_L$<,!L)PGNZIXR([H'1B%DYDV^=,8
MDS\Q)]J-E@A=:G)#31I^90#'Q):>?
$=565.S;(,HG+/,:"E%F??^4_>W>+]_
M_6=3VA'^FS(5+,?
\%F\T/RT:NO1D#4,^"*7'Q[[O^S\&Q;.9=$.WU
M;+EK8]9E;C. EXD 9?
_E/^(.3G[W_>H$K:E4W]3HN;5OX7\?
^M<4)<;T=<[MN>ADY?)T@>7[4=
[_A8^M.,/^??S1P]#?I\91#E"?
R^_]2&TRF^%(LI"MON'
M+KR!P&0"*H%#].X]T!^GQP@&.&Q#M&4]
MJ\FT[#**)L0?\00>M"[$7 C-
'%Y5S/3_<<)@X_Q_WS8MRO+7?
JL_RR#UCV[% MPC2/Z-M
+3I$9M*1AE2:N3T,,P8RNQ?G'^-
:@FX&"_M9?N'/<\N!3C&H%] %QXW0:DB-
5T, MH+;[&6HA2)YZ=92N=#UXMO"D
\'UQA!WB=WQQC[T\PIOVNIATA"I(M%
(S/)_Z*#:G0M&Q\-[QQ(-
OJPA<#SSV='PCV!R3F$_?
#YC98\N89@"\45(5U M0&;07>8R8%

(IDV;_".+TG1=KB&N?]HDZ\+(^T?
O)_+7&;6GCO07=GS4T7GXX MO;0!
(&:*Z9V86JZVH*EF\NF8,1X?)C>$NU+:NYCE
"LH+.BSX=@K+48\1K[RO\LG42
M$7_W9R_M*&M,=;ZOVO3%LNM-
M/S'61Q4 G?(1_*#Q
M(NI^JQS/#>JA5ZZKPR?
+4HWZ4AP+H81#K#US*7?^60?
_H[!LKY11X)9HQ/&| M-@@K77@.WF>FTQ-
F+C2VZ>S:4#WWQFTUZ^Z#SVY:S[9/:9+/6(
MW$S"UO_$1#& :P0V/+:# =QK/4 *+,
(EO2/40EFF+AY9&[%-D/>"Y[LD2IZ5
M>D:4Y'\Z9(Q^Q "8#7K*%N>\7D>:
[B=OT**H-
W]EQS;C(T]%^G\85JO[>G)ZT)Q)S=S;W-
T/HA+F4/TATY;J$\OY5[\S(5&]L+J(9W8:
<'3)&A|
MZT%D;ZX&:%T$!LZK6V)3^*H,%C253WK:!
M,!#]"LXS0>=&DZ!6PW7OSQZV3JIK]G\>H:
]YEZF(8M8='X*1! M%[W?
G)V&1CCZDFKHW*44)ZKW%P/_2&A'J(\EF.*
LI&:X9V#8.>6C) M>MR=IX]-
[X%RYBC4!SL#I7.GD#876PL6T-.VKF &L:.
[]?!;XF#=XES(QY')
MNAF"B[A1NJ7[&ZG.JJ<[1RN;SYSD>D>?
Q!+/!DD@>[.T<6D417AQIP?+VS'G
M,^/4D.Q"PT<=YK1DQ7M/EIY8K.@J[SC6I+
M_#YVT;M=2\EE^GK=U8H:X5S^ B;.?
N1_9YXJ.-Q<%M^WBK(CI M!][C['E@WWJ/?

#_H@IF6":D\14BV4MDZ)9;1WV;&\@LUI8/S:
M$?
NOP8#@!&+GA#&8LHM%1,*8^PWOFQ5Y;4
!DR1B/,N/Y%U?Y7\!5-)5[MZ)K,7B73YEJ<;-
Y&1J_/J!\P'UA9WS9,)LS=3]Y=F(A&=;2CUM)
M;55#RIQIX$N+\(SB'3OW"'\O:E]\P
=PZ!7HYE16>U\D=68"P)V6F%%X"FQU(
MG'6+,W9>[^L&!G[F$.J&[\U*W4B.W;T0I-
Y.'103>^:^#\Q@ .S;M)Q6!4$V MVP(+-
'CDZV)7:1TQ'7Y[NMLR4M!(Y+S
M>@'Q=@^,!V%+C.N^ZTXOO8*7=#2U*_'P2
M,
IJ4I2H)J!ZT;==RX9$J@ON>HNQ,C2.*QEAL(
Z"A-Y#>^]/B/&?,[#-\Z]>^K\2C$:_@?
JDG(.>R6U3J3)%YF M(K43
QZC'MJ4,%2O#/-Z5=&"-!$#
)'P=V]5QV%OK:GI[YWIW4RH/;QWHM$Y
MEMX&85X*1I%D%M@)"X_E?
X(T2#STCSK[$Z@?E4?]#=J#14'_P(5?
_CE*/R*0 MS!Z@CDNEL#+K]F4VJ-
'Z$Z0QT>BY+@B9@\EECAD0G?
X(JM@FY*T.];&=/_T# MAN*BV?
9]'GH9MJ.6/4&[AR)7.W"-_0/WBFT/445YZ4?
-I1D NC^/QJ+YS6_G
M*YV'@P$H0/A1$\M#]*C'+-
O_P"C8A_A,WALNV"X7;.&&AY>:;+CA0TC[
L[*L&P\]'DP<4PB]L!"B'!Z]88]E!3YWVR
M'2SQG:=B-*H>XTF6-
L8ZYW,F/K7G:O)>*"\]

[MMG4CCJ/Q:8%.)X"9U"-T)H
M@L%E^^/P09(SD^Z]P#,%>.%5AW0VQ)O@
EKXXSZ\G M5GC$2LO^O);?7)].F1IS/-
]B@I.#=&7O:XBG0L/)29KO?
LV<$7I\Y*L42]1A M_$@C
Y"@AH'6"]I(*"_8T&.8&;;%;#G6WF%;VQ_GG4
2C@I[DBR6'28W=R3> @S23CG%A,@8U3J:-
:LTM]>MCT4,!=")+>#=LZIK^Y
M2V4N/5SA40HS0TB -&(0.8+V.
0;#Y4R5[AXW=5B34*HX\XMET\;7E>%U?!\
M6_4LARU5@=SH]^<650D<1$\\NF,
<+",6X^3SRD#D_K1]%K"0'3!GS?-?K$
M7FD4Z@J(QBC\4!C=W>#]#G4F5Y$S,3IZ*I
+Z#UY$O?AG!D?
MU4G3&_T#*18UPYTKSQ
MB$[O;>791KEPJ=7
5B7XD2$<1W'[U)WD[Q--7DW)1Q
7MHS=+LYY^A9ZGZU2 M#^-I[MM4C-[0F
RI>GKDRY-3=Y35&KQ&
[8RFO]ONL.N*:AP[(V)G=B"[CB)S
MWM$RY/D?
7.XWD9K_8^IB3E#_>'[U9Z[_]F2D)?
UWWN[-:7_#^7?**!S[<3O M#>(H1.F?
O>927$JK&54!O%/&S]LM;UQ7VZ(@7G]QZV
[2U5B1=E$06SAVGAZ\@5";?
K/H!.^9RN.'+Q=JI(^U^#5 M>FU [/Z"?
4(K)_C,/SAB(2#28$^ %
[=I6ON:6/Q'R)'D%W=1KJ:1).@'&.\/
M\"=4'I[);Z[^M%QQ+&=)N?++49>JM!

<">F;^@@0^KC'S!H+G>L/7E4OU,[CW
M#:.W=2H6D6@"K3 V8L<[.;Y'0:|G|E8AI>7|
MXM:^?=Q|Q"BWRMGC5S$J;?6'<|X:IBYU?
3L?OM,JM98G$J X5C >|"/A_,SI M -
P75>MT&:-&[B65C9+.$X.R>,E>UB:T'.
($,:PCP'#4B91;13Z)_FD2>:3K M[+Q-86-
33KLE7W!G^4;G"Z Z"%9C2H)OD"!X!*
<%9[4M;%PJ(+E-B+Z'RH+[M]K_.?
KA;81;QWU+|OWP,L"SGU0L28 O0R:|+
[W]UH:6/!UV[L/?ZM-:Y^.4O
ME<|W.BMB)]_U'UH@.)SA;L|
*[2G2.9P"+!XF!:;C-*MISBO/IAA8*]!FF;]O3*
M>::9+=3(|[!4SS'8LSSB6?MICR$!P-
MFQF$O,WZ3Q
ME';]+B;L3):KQ]>AR[=CD@?
>#)^]E);LZAZX-(I9+,[^?GNP)?RO#:/#/_:#
M6154.AFE!*
*B^,"9/([4_W+NHEOXM(N*UU.7]JO>>;T:,Y_2*
MR4,H,P
M060@.C:S9_%A!K'[,SS+&:P_D2M2$X&I;L]H
M!@%|?_) 5S-6[#.H2N?^3MKN0/%!?
*>R3Z*Q-(Z/=*+X;KNY!'1XJ+>G3)DD1*
MSY|=R)T]E=:[?"HZ7,GXK/$0|4K+X:|O+I"
<#E)3!G7/9B|
[1Y,WS%E7W>6^@_2::7S<4AZ(CG=^8Q6
"@M@0WB W;W'*
M_7,Q<3.^5FY^P|Q.ILTA-,()BX0(?
*M[9*VC_FIPV^>LQ^3+V=_|I'[3OO)CJ;'P56A*
M6TQPHEC!4T]$0_C

%H]OX_[>H:,SL+U;S^:E7)3UE%)UA&])
M<$20'EF]_]F4JMJ;S#/C[YGS$B#^JC#P&-
Y]->=B
M:"D@EFRJUF6;L;,!I6Y'/II9%2)!)O!=WD1DE
(7PLOZ2Z(@W//?
_:G9R@^0+DL52/T5Z/K;RE
S]$L%R$W/OE\.W6ZFV_IEH2-
[*+K]T@4>\DQ^S]VA>R #=>5=9G]/N2
MX,S]Q;"DI!)=?,^J9&_S\(5<_S"VY:'9
MP#8B(VXYH;\@?
%ME#MTO$=$W$^3]QO_<_41=D-
J@<>=MTGR3W32US#W@EW9$ M[A
QC/R>.=HM?6K'/: "V*.Y5^+.OK?
7.#&HEY[S,FV.2>V'#J\'FAM09>MP
MJ,1Y62X*9N:FR X7.@WCHS-5)[MFS9
*SF#'.6+C#1)I?R"DH(?
&BQ2GX'T!3I==N7##H]%%8:3VN6:QO/TZG
M'Y>_]F7UK?6236_D&>):0ED-
Q/;T4T80#=O5U/&X2"A!AGA@AN;392;+ "9,
M7C+'AX!?2@_!C6+N=ENUL_D< [A$>
(VBE;86X:&3^>4;VMEH
M1^02<@I54RXUA2_=IUQ[UV[B9[)S/K(?
0SR'F7)>F$BZ8Q;4E3U8IV)T)"A#
M<++6)]1G6ZQ)]])-
_INA#*!:8OU[0'2>@++G]_U%
(=C!,W"PZ12BZ B[BN)/^4MG;?W^O#-
$NWDASI+-TVU(L6<=^)4)?O#'3P2
M@[:/O+>@\V(H8E,^Z_/RI.7Y0ZDUWT([#C.
RBS-\2H#05!G<[U!'E7=*@2G

M!]G7NDYVY?4MEZV:0K#,!][]?=\?D\BA]
M_^X9SB<4 Y!U1LY\:.&[:(\Q0:
("XD#B08D;)D>J-^R\W46+VR(L#58Y&< A
MO#\# \?6N3S8H:2/B2O\CS7?
+C,K6MFTNAN)Y,ZWX_]
1^BVD*]OC]K0J%)
M;WJHY=.MS/(&C8AQIP!?
%$^+4<"]>^1(@3F3K]5WQ^<>)A6LHK;X1
MR;US.SS0JL-K*/$ R5V'^]1)U#62?
D//OM53.ML^*U^IT PP-O0\ZI>LRH.R&
(4=N[Y2WW=([M?
C^*R]Z5%H3.12V\A&VQ$"=HR$M,H,=MO5
M?$:-VL, 8E_0T$'@*)+UBKT5
W@0N%.U.DADSN*8(NUQD3G.8O'EQ7_\/S=
M5:0K4F#/:,]HKP0GPWR"8'_J0K+/-
J^O2.K'Z3T-
T!%9ONKC,5$X&5!3LB3>+^K64^S5[
M9UZ,B)?KH)
[:YGD7HQ&\LERW4_0I^]=&>4-
KREQAN#%DS]7J\F7<5Z=3&N3Y
MC=V(N2/8L-+
UF"PL0#A1QQ*JM52:&QSI7=[EZ3.R%_-
*P<.P)S#!Z?^A;RIGL_F"OY#-[V36J
M.;@@NKW=MXXXSY
,7;=/B:ZJ.AIH%@M8/2Y?
7RENN5.7_KVBP3S#N(T6^EAQ
MLR+P1;CKF<'9/C?TZLQMS\6PQ!"(--5LQ-
1^,<7XQOJ!\JSU<;][EN]@C[I9 MB:Q/-
'1[9)V?(J=%(_I0@;?NMO;7?

QE0+Y>:Q"]D=GPU95V.4WJF
M>H]^R#_;JG$!+07OMVH=J?/.E@P:Z4I?
XPUG.9OKBC-4/".6L+ 5%E(I.YAY
MY>E237^98WJIVJW;7<>Z^M.,O.:^7$++/:
$QU)-L|7#7VG:?:S>X'EH?
FJ2UF+U!=DX+=F)8$$HP"8^9ZPVZUZ6UO
MG#).#VC;PL]56>3AMKK#+O.0[,%]S%1ND
M-3ZA3JDPV[R2/<|1:ZI^(O[$M^%Z-
PWDC8.|:[:^XZ|Z;@.J& +?QCE",*"
MV"+//W*C^.U8BQ0NTIATL]|$MV)2XE3D8
(<+@ M$.[JS
.;**Y@K]Z"3QQ8V2VBW7/:'_T_#Z5G+32H&X
(9-
76KNP7VX&=E(+0'L|M@,RU>!"XFRF6/B+V
Q).O4
M5R,!|@13@T+NL_/C4|]0RRF8%Z5U1B;-
X:?C V^>VB!]CB=>)1,"$P<["/W
MMJ@N'K;J?S90#)(RX#WXL:-2L*L_NWV-
2FYDPMEZNSR"V-O
MOIH+4HU&6P6H:L2)]DBE7;$N>23?
O9;25#V:+.S"[7 MJ+N+8U))A:9FY=
;RE#1ZY758@.?@,CCB?|7>^|9U>3;O8E&
9$F2N]1J8J M="D2&R
@1!!!:D1$0(0(B("$1)%>!024%J4C0J1+D=!
]D=Y+ H("@802 FDG MSIR9=<[O?
<^L_YRUYLR9M>9#OCQEW_=S/[M<^|G>U
-TA4 MMC0^+?P7/JU-
(*S1KOC/I.J4D2[|L:U+U86/J%7'/Q+WS;F/>A
M!S

[3.PC>&@=Q5BETT]]%Q8726WWO_]HK'O7.
R[4Z)3*6$B()7T*ME1=S?:
M?/#/K^$8+_/WF?
6*C@ZZLZO@'KN@/VM]ET/Z/X<:XXIU]JQ^C
)MAB&Z MM D0'HSFIDVA>=7H '*+5(#-
D[0:+C*I6JT"L7A8,A4-2#?.&HDE=A]ZGK4
MC;#E/JGD3&XF*K)*!S0-
)@J0.@@HC'V3_.1H.TVR<53WS/,=T0$#3SW
:% ME4 WP>6Z6^^XT_A(426V?
9X^BT\2'[M1(GG[X8_UBA;B?JSG&,#@@(*
M;Y#R-
6/\DJ'.,)CEXIG2_&&O"8WNT1NF525[Y"OV)X
I\'1T4U8JM%0IC MX\5-S2SB/NL%^70>-
>F[_W@O8KWP&U/8;I%]ZDJ82<;'ZJV^#!?
$+\?=:8-%
MU3_U\F&3BCB]LZ26JHV^HF7\8KB7A:F%>
\'@>,,OYWH:7BN:(L+"7
M>##+F+RWIXJ1:-
'C1"'^AT$AVI.3F'+O#K.G\O-F/8M!;C,.R<-
ZI7JIT,5<
M!ZOWI17#>M2]S>RT]=$_'DW1\G]A+S8A!
(OL6:-1!0;L-8B^4>(M ME?
@UW+!KH7/ID\2)T?B"1B]YK#V(_1?
$OH15IT=?7\>AX8=CC178#G1S:$@U
MVD:"=8,W)K58JJK!/VAO6'7C2!X#>0.2H*G
=!J3VYJ8*I/M[;X/)>?.75?O
MS3UETIGX[>'S4]XMXH: A+L,ASE-?
KYA/T61(LML(0EG4W41BVOJNUK0J&DK
MI]#

[>BAKY%!T];KJ[G"LK#QM$W_WR17X7@0"2
ME]5T@,0,8IIOGSJ1)0':QL@DT_C1N(VO=$#
J8U MC!=3Q"KYE6SM2[9]M-
$31D.D@(O;$P*0&+V,?Y;YX*TI*G0
SN.K;QG%?Z9T
M'(0Y^R,9B!=_;6V'OT=CBR+(+Z?%Y^*?
U))O<3"I5R7U^!+9RO!\C^-*55Q!
MMJ")>&G&6-FY=
#_[9N[WQ&>KJHT"8A2YC*PGQH\ ?-
=0IWBT;VYS*78!ET@ M>WT6>T '-
'VPEOY*FT!7H"-
\J3_(QJ03_0F8[X2P),TESCIU@D$<'7!B/T %
M ,*\7(5<2@B?02WF(;V5OD;7PT2;!9"BD
MW$%]B!9E->!C.TD1$*2Q;>?
^>D3ZI;!1YI/J*#QFQUAM-
W[PFOWJW]9V$#6L MZ@?::T37O-@9-
0N[U8=$)44Y//E[*N8OFY7;!S0I0&UN.MT
$L!B8GPMAE/ K> .&
/D_2+NWR>C#M7A_);)GI'KB8C
M,^'51,>_@Q.H$57B.5U$!_R+C%?!M49VR*'
(P&NVBIHD,%,X
M\2\3SDTZW91)P<28O)QY]"'QP[+8\RM$ON
[1?1$BJQH#93-/5"Q'A 16%'
M9"'PMN8A,E,3@3<7O;0Y0N,UE9<0')PXOK
B"@K"3[(.S6.Q M4"J+M?I>5D%&H?
NR9SB2F6E$*(0..'=OF(;RCH-@U[A'U-
Q1G0?;&NZ!-'4=&$A6EB*M
MG4"1T?,GULZZT(;)AHN[!^*'7<*#K[S_0,P0
U:!VD,YD"(>%/JM0TX5F9E=-

Z_RW15PX$D!IM>
MCOZCIL"DC^],/A6&F5?DD-?
QF^6JKG(ZP_I-
@I(\MPO1:6T2+R*F&0O<)E@S\V+PQ],U:
M&DL%+HN2.H?L\+
(Q57DC27.&03GKJ;GR6MACHI
VE?;19H!%3S09*-
%>&2@:>$SH>SE_PM:G&VY*W4?
J3_BN^=$ E M=T(50BC
U7P81Q.W(=G=&U&BE+H:?
ZMX<'[7YKD4.^#LN]#3/@:#>8_J$Z)J
M+&YB@L'6PXW'!"/5A2^)S#_+>B?
LW":>A\:O)%GZ^#Z@29+N8:,:E; ">&C,
MJ#%!*=(+\[U^_%-
H#BJU*$;DM/5*5$B2>#H9;CJ\WJ'/R=EF.D[
MFFP2OD ;M:A4UK&_B-DZL\S*T$'S'2%Z4?
@E,L'IXJI)6^U0IF4'WF28)->
M(SV[V73E7SY5M@W#ZKY)T1WF+5_5W8Q
Y7T[;I8D@5/)^:[R,F5[=5MT /Y6
M!B(B^S+U736"Q9X4N"4S
GLZ^O0(7O1FO"STKJX/RUE%IO,I5L)6L1*?
E/M(MLM@!P5L,R^XBO8%?
HIP8@YW!*O&1[&=(*E>\'B;-
;%W!JICZ*8=Z)OXR<9WI
M;3]W(Y:#TE9$3=)CA;D-HY^ 3]O!!X!\5:A3
6UW2?%'G25?UF?.S]FNLP]+
M&KEU^ZLIB_>%VW]GOW:V[ND!B(LV!)"?
9:?ZC2F3&-7W7'I]F5/)-
F7[GMWWX,H%L"OXTR8?PMI?

M/AON2#_&&S^^V"[B0_+M0(LR4@:;!
(^ZNMFJ_U'7/^#.2^FWL\G=81]^KOA
MMOM:\"LPO4F:]&\ZH"JMO?
3&O4\F98A65;SAS=K0'HWJ8)U U?
7(3.Z%74X5 M+24R[Q&?-1;:@]6@B!?
V4PK*52"[^!7_J(UJ1_+-/7UDE!MAR MR)?
<UC';HDI>1E[3J^"P'+R:PT],[\?
J79@HA;/*4'(JG2>%'A
MVIC&BGBBA_SW7V$YZ2/KDC4/I.->RZW?
[OY]G9GGI&PI2H@:"7(9N$>T(7F7
MN35)$UAJN(A]%.BGR9_$[0I)23'@"F !!5X,-
;*Q% M[90*=1_S/:W>EAZF@?
SF:ZY^Y2.H7_Z6>EZWTN/^ZG^T&=@_R_"_
M E TJ
5Z(G,4&5)YH;V#6ZW_Z0$UC5I/IK2HML\+C
88F M$;#<\4IA,XT.X'2)HUP:?JH8':
[*:R#-1'UH%:Z!2VI$"QB[B[W)/+1-A
MI"@H/G>9NZM44I_
TMG_9\10K6#N"@OG-M^SU.80(6&;*V?
WSDZB9NUG%^RZ M_-VU3?B*)"XX/^Q=-
C+VBO^N^*9VNF\I4Y2?.OR;&%)]Z/
=7L[:R28ORM
MZDT/,\WB(3'%.D6]QKUVFKGUX.'U,F_;PLT;
U@G*2&NPG! VR524^Y[G7
M1U7%'W);IMX.Z;\;&Q)SON3XS>/RL:1MLC
MA+<&V479-P_^+H,5S0%L-
86D@&D%\O<Z&L^"FE_M5KT18S0NRZ-
UF]CUZS#"FQ6H!,XH5)^F?
5E5XF:C&L,^A+^'5*9\Z=E,KFV:

ML:J>'ZEI&4@CXQN#>AR"=^B MZ,W$-
&.//B_56BN7+XM"^QX:G9*OON"1+JH MN
ZX]L'GD,N%[%|^ 72H9AY+"-
*MJDD"@B)3JPI6G[$)3IW0>B"$>U>SIOQ:
M1;C;H3WIMCX3D];1.F16D_B86JC'$4"!
<9!0[EB6G[JZNQXJ;:[>G"^CSC>U
M;JNYY>K9'?P.):)B&T4):9C"A'WEW
!PQYFY^:MILV?#<+|BAZ"K:O 7|$>H M#
(E]29_'03L7R|6T/OZT*
(2P72%+6$MAI'ORE_O3[>L]1&?
KIZJM62PNF[^W M)6L|G7FY#6UY3_'&R[Z?
%U9*^/2]"T=GBOY'[(Q AS^ S?'[&GQ[|D/
3PVT+YW2X'9'.?N$KS MTXG1;
(@?/__R//_#_*G7]T^L KPDO;N%6SK#
N_VXDD7!QO=?8QS?N"|7/R_
M['B1W>:/XE.!'&9?O]R+M@BJ/J#5'L[)Y=0-
1=(!@G!1F.2H|SA<,J!ITB3Z MB?SQ@;J|]_$-
DM<V&W.&%%U.D_Z9A@IHFZ]>&&MA5_&;
I:/:D(*VZXDW6EQ/;]FL=<'44^SC#FQRA65
#U#6(EQP-"9*$#9GJN :W^:S'*$
A_5^D00/*@ MH141>|RHSR5K2)*
<(.4U3)T.@*2!CH[?9>U7^S>E+|&?R<*
('N91],8._T; M5+_*#X1LNM
!4KQF_[D:0V1|_5^+7_ZEV'(2ITP^_90.$**XE
MZ^0!32*^TU2PM;YW=M;A*|>%>$U1G^8J
(#'B[R
MD!+T23:E&S3MN@GS*CH@HKYZI_I'WHV
]>6'S]RLZU?=0.72 QP|@ ML7Z2(ATHN-
E'@+;!CXMX)4MOTLY.5+UO2EIW.:5?

[4N>N9L2=WJB=92RRB
M#S)!)!FE+G0\H@JU&?
$9]H#Z:8^Y:E+)RS6>HWN3-
JBNH__P?,,93N;%5* <
M^ZRFW+'77Y4EQ)S6'T)X,(0SL=A?
IITJ,$+*XQGDI9REO=!T\^3:F>@@&,X>
MS7II,9W]>=&RCI%G:=GX]I>F-".=_9_K<
T2>OD>K2L=&4E1QJ_O*$6*U(;F MA'-
SNP\0HRZIRW\?D3DV&?Y *N4CLF
JZH_15]L --&0FJJ&X*)PD72\E_O0 M;.Y6VC
1EM2(MB,5*4"<#98&J#SH0ISQ&
G@=ZG\VZOCE3QEZ.DGO%^TXI.J'RR9I-
J3+^:O@
MG6#!K"#4,8^V5E7FAV.19EJYAW>.\7T4MI
.=6JN8V4QK0
MQB^M^.+0]E[5LZ\9/M;;^=19!\ER
KKUJ@ZQD)2V!)YQHYR9A)TI(FD/TK;M
M&@@22/&L_9\>AO'R/$6;
(V&)M=M.Y>8VEJLW6/N1IZO!/-._"7_@I\J33,
MF79V]H^A-TL(
&D)C<[9ZYS/BMUYKW&F6%TR3+% K
FB1WBHXTM\N\-F$ (]V/7
M:^J5VKMU=00C3#-
=O!1>]HO'\._J3LH)G9XU4*Z*WFX+,$K_ZB6
ZLT M3S'JZ-7;FRG(=3535'67?
5EW_S"S7@S?
Z>3FY&)>K#_VJL%@:]BHQV;690,> MNP>,
7'YQ0G,-@LTG?[6T##<",(^\%(O"3 O2#?
_\6"NODA!_L3"P&LS^\Q7 M[K2^!0$"-

*R1JZ@#&Z.%DVPDL(Q/I#C[Y#LNC/?B6,
74CEGS90S#TH3!$F% MCN.ZOH44-
3S#O*>W[C$,-
M*//TJ*S/_.N>:L&/^NJ\O%.M:3%9IWJZ+B8J:
P(C,P9[7&E=O*F0INAKJ#')E J M-
<.1^E*^7T^7UM=TAH3Q.U6G6*R14G+]=
SN6ZN4C3/S.W$VT%F:)Y[Z= M5_6:
[*E5H&=T@"CL$J&
<9(,O+\4I*7@NI]T;6ZNU<9#0/U7>6<:>*Z$
MT@GEH8G'34"L[IU.Q".+?)',GI[=FEQ^T:
!5*!-%4K<:S-Z2#:U2PGAF* F
M:NL'S:^9'/R]#WZ]6+$="F>=-
RW3_V+R97WTUB/R,WSDA%P/\Y>SLNY7A*
M.T]H#15.=H,JD10^LTV'H<_P8>W0)]SRP0
AJ0KULQGAE,,3K:P M:DE,.I,]:'TS\7I#A"?
CC'3GZJ;7(SK@)Y9_$TL1Q6:?S.A[?
OAB_LK3? /> M8M-%E';<[/:
N[^=V+09Z%S^V]C+%7%7Z
!Y=U#6_&+I8O'Z"VLV)S(8/B3R
M5R"RK20[&UXL!CD2Y]]T)OAC]
(J.C>K)DEXN7]6->\HZM+*/M>[V[=_^?
C*O*>P/_6EU5W4YUF00Q$B^/]6\OL8
MH^U3E8+\6.]>DONWV#?/Z6_IX#^K"X-
,_]&',G9L1_K?E#\!;>#_J"YT%/U' M'\K_8-
X:UE8TW@[,A7"B]=2*:(;3 4^>3,!
OEB38+N.;/E1Z=KX8$G-&T;Y
MUUI^[;JLJBK?B*PX/2UD>]1%?$R(>
T+)NN0)#OH (ZS]1%M:4T"%9X"'-O[M^-
G(^Q9:I\P 1LM"U=)HH3*9=

<0OVVV@%:=67FE MTS<_&9TH+?
PS>6YXB:S-4OOR0<8S'U6>TEW-
C+CJW&70M-VR0 P6\E9;=G.< ML !F"6#%-
'1 L4".X,Q>OP:A4.-
R582HBL%ODSV5CZS]\GNQ7K*7.O!;HC(E
MT2'%QOFVV?*- MFN)*2UW]484N.V!2U
*E?0JE$S[11DY3@JB,:/H$^A;!
W*"OEY@&8<)
M>SHIYGLO)0A/3__(])4R&!&]5?
7A$N=9H+N^UGU6)_N'9[:;Q$A!9)C;(D^C
M-
10%\|,KHI=*GQ(#82!J(290'5&U_>TKC)Z3&$
<(-I:OJO*9S8M M!HV6?Z&"O:T$J5&
(RN!'876RY&VGB_!.<^|2KO%;A|
["TN+0_A%C=6,@.AK|(
H=@TN5KIV7.5>+MS\0=@@6A#
F^68H1#TF;T$CCXH
MMA34"A>/,:OY8;24=*4,5@6@U/WNQR3I/_&
?|6D="E.^L M[70 =TM/:V M7FSK1J?
$)7R_P*O8&9=*?:BGAP=OY*>$(%7T@%3LB
@Z[M1^
&3^R38WQSW!)CXE1:-1_M0C(3].Y: B3-)
'(C]/Q[*6!]TF],?W*EOB:
MPK!2_HN)C7F'68K&W_(O.%IE^(3:U]6='TM
U)9,,YD:?;^?Z9 \[#X04"== MD&HZ,_G*
[THP+Q;ZMHEG73L[GV!,,R0\R7^8WA6U7/Z
M!T&.U"?N4K/A
Z\FLHH>K!_!1,H^^HL1)^]^K=EMG[8Y_IB
M63F@L%/O*D$S5A=8YOX[6PE?\?

LH]E5,=\%XZNV$+(EVJ.J!][+3[*YO0R:W
M%1X8BM-E63-LN>J(:IOLE-
F,0DB3E=XHR:!WB=01%9- M%?U+;B%K
M4OCBR;UI-52$WIGJ$>S'MV9.Z@ZD?K M-
IU7;34W(2144-.*A&1,!RP5 MB2
T]41V"4.4P#\#B7_(E89_^_=SI9'DA%^2E62>
8\) M T'[05V;''2 -*\M'?!-
B39A#,*>>]Y.!\2T3;G^7@/V1! -
U&%7ZBB;0VET M .8 5+N5N$-
)IZ8:OL%)26O?X.UH1:L UW$4M+BPDBH
$L9,KC4<)'--;/
MC[6/#F"J]J)N[*M$@R:]CB$)
5X9=,"I\U\14L#ICQ4D[X2UDY4["XNT4W>#
M O4&2FF=//KG$S*[EC?%B(>VS9*(&IF-
L;/KII0TN/VR7WL6*>0ZF=[=1/+ ;]QC?
NH(&%94.:D'3^'8
MWQ@/&J95!]C=PV(F@7<9X$G0FB#H,K!H
C-":2RLIEX5V*DMMAEUGYY""H-
F*SCJSRNQX4L:6&
MF)YL3DT"!WJO&7EB1.5F[EQT]GX0_BJ[J0K
M_:-FDM[NN_'H(U!"WX62&CH ;ZXT7?
$L,+T,)0C<&35R M3B"OI&]M@9Y
IM=7'H%#:*)BS@>O[C#6[=,;RS+08^ATQ4]
OU[&,ZH._* M-&A/@"\8T9*.%.
6!AJ_9PPY[2TRDZ^YGN=+I -JMS<;-
(^&Q.W;1JE/XGP0
M>T(#CK74[VB7C!QF"#]6^ IU-24 >
<1W/N\[-0KM,HO<1[*51D#V_0\N3%*G
M]9&B1#F052$A6.MQA/(;J

M&C)F$6\.C*FOC5.TQA@4>N;]3MVML-
D:74ZWRV,];L3Y9=;?;^;30["'V1Z_
MD5/;Q,0?U!S=,X&:D5_/U4Y4N8\HW-
QLCERU9NZZ&&(V\O*[?'+ORO/G>B_^
MTLTS;Y)^Y
9T+L$NC.+VXW@"8VS2QLY'>SR6#7UGW/<
MJ/3;WMQ>BNF&Z2.X.JN_#B:M Y]
(=;%_.G_E_3O-,W4]ST[9,;U)/A*,1!-8 MZ0"LQ
BMC0BQ.;B*E/Y1MH&&(:@\) S"-
X54\^C;LY](7Z #N-"53 M7.W-R8U6]%.(
'R$H?Y5KJ2,I02A/QKIP66%_%5Z(@X77-
/W':^+\$H^KBP_ M>^@==@Z\
("5&+H51R4:
(UFAJGA[O1GW9F^70#!M\Q0"1+V3]P8K)]]
MPF.G7R4L4DD:R;'6*Q(2K4E88W5E2_X[(%
I/!MW>O:C5)EX3- M5!Z)S?>M^]Q-
*7RRO.U3"QVX>;T"/:%&!U0X@MW%TJP:*E>
M+07N'+1(P?DQP&K6>,33H;
CET4&).,*>'NS K_Z$9:H$4*,41N],1(Y8?/8
M97W3$A?W_LOWE7>F?
@L"I!9G?!K#E9UJ$J4\:FK2DR/PQPJ4D,/?
1^%CHB#E M<^MYNPS0(/,=,2-/C"1QE)*
(2J'(TXU6UC=_;HUL.-165R8A.
MJX'4/FI=XC]QN3TH$YCXY("7Q5ATY83LJ;D
%&_4>-J\, MLS^^JAG*'>;9+"C/GJN"';UCZ?
6K>_-E\QIZ7?CL0H9+9"=ED;4HJI I!BAM
M:Q+0) JFI\7X@03:$YA-
Y;N(09;]*G7>Y)W9>Z\%I;P
,]1,&HBVT,2,9T!> M#NSBC"^6-9SR''[:33'=

16V5QT_N&UI(M"4"E*S:Y,/O/W04#1
I4;%4F0? M->"=CQ0 D$E+O0.Q5#T MQ-
$@_$*Q&5_G)9%D'!I4G5+Z<-M,KB]=?
X21NY\R9[VFM0U&.&J1I
M*>H!GFAZJ$:>+163G3AR^':RE2KRJZ
M6<9;NWMM/"1HB]V>J.D59-
LG._@%_GTA&#:I"!L'(@(HZ90> M(SIU-
&B,K
MM6.ZU_/LCBF%4522T^JSS_L2GX_T]D#9/6
[G[D*.R3?H_B3T'@@=JW]
M[T=3MD83OR4(&^PLBF15T:)TG>%R#6]V
!H>*]TZG%[-(M5X[)Y42W?
_IWE!'M:#=N"7@71$SWYE=X&TBD2NE3$6
MPJ>&!]FEOIYXT"Y,$GY\47Y-
:8JC2YD1FG01C[8C%W1(V]@!YWLD;PP=$.5
MDPWX$3XW9X(H./SC*=Y1L2(7[NZS$7(Z:'
#9MP/"WB1(VK:HF8!!\8O7
M)Z"7.A44JQTD.*+."@^>R;.P3GKU:B*U$H-
C:G^EUB1..!7ABB@- MD5/B=69YR>-
YCT^=Q$'KE?
46_IA>D*O*'O+R]*O==QZ$7X:/9O/A09MO2
RZH6 M23=/5&,(:IQQ+T=;2UV%#0
E1E*),J/=2M&
[6GIB\'Z&]V&DF+QM;4ANM&=5 M);)-
PZK&$SLYMNE:'^_Y:!VJYR[^T.KEP%Q92W
(<9M4!C@S-1$+7.NQ?B2OII,FYT M
">%+PEF\@,OG4^L.GC'R.Y:Q&[V-
XT]=ZX%!(\J]5][%]+=$'_M!-I,"@*
M:61BN*#[PS .#)>2?J4&;WG5R L2+F?

^5V)6>9$P17YW==MH!+6%0VWO]06N
M523F5::
[W<]FO6A9P:.25WSQ=A=S_/[O51@D>L"7G:
M"T5CZ95!18MV^A K9T.E,':56!XS,
[);5E(]1/XH6Y0@@A"G2*8U9XO'6#D%
M+2-%;^A"RV;*)E+F/I%UO0+C-
&@XY7"VDRW,2:^@T[)88"SM'(G;&MGI#WX
M8QU5MD?
F,KAUK*QT6;XZ'L!Y_5%#A$/CRLIDOH>(1
Q67F"$:,0*VG+^ MH,$E^M"7^),:J^M)
'=V89&M';4-C?6U\0K@.]F81_X!8^=
[1+78X=>^7)<4 MO2X\!#0?MM>5[?
C8Q;+&H=R7OE898V$=FX,+Z"0<9#--?
OSU..#"PG6Q[WI MX=F443@//$\;
.'!)@T>AY2;9'TWXLCU%2&(6R2\/
M+I@]+TC"\2MUS#=]_=6V8F,E$5VX^;YQ)1
<9NA:!J1R8 $^%(C5L:<#
MAKB,51/(6S)?/;9),JRM4:K4CP2.]LM'@;1;R%
M+DQR)UL@'B^(NDN';_?
5UW8.9SZY8"2\G!\L^H].=?
G1B#A'R9V=LS/? M*HABO
F]R31A7AH#W"]M'QZ'CQ;>GQVER9OK(?"*
BJON(]HA6!'D MMI"] H2 6:(#Y#FHCBVH$-
^$O.E#5R*$I*79TMCA2RTYOG]
(4=;;)F_PP"$8 M0XJZ+$5,<&E!?
6AZE&SMRD!FT3?
8#A!+4KE7N<&0?'B!N2%%GU,=>A ;PZ2$
M'WZ.>/4.X30(.G'QRWX*'7!S9X@FD<6
#RGXM)YE$$F6#L@0V<^@\9X/#$G*2<==I

<%9)O$[ZSCPBY M=^MZFY#?4M>.FR
PZ]D#1FBX"Q?J2<"!
(D3V])INO3.B3'O\\1C0-!NS?O+9
MB7DC/OF6$#RG?+N)GW)Y7)6:CU^^_GT(
C)\LWM8"MQ0"E-G1))W@TB2\CV&
M0KQ=M]G3Z)#=8$;+!
(PG4/@*B;"&KADU%,\,
(]$*UI9DY!%WQBN=&4MPG/K! MBT!,$'*
<64,A<^?$$(OLX],0^
"HQ2M3CUPTG=051!
(QW%>,9M"WH@)&WTP2IEUF,[,MN0J-
M03-
RFYAZ=.R686N<\:+1L,+:XXKYPJY+M;=/,2<,
(.6+ M.,D@\JV \SO0,P]N0DO=1O-L(Z;?
G.DO8XN_SYR5AWMN+9O2O;0$VR#XT]AF
M"?Z&A*P>DGG![/J1=/LFT:[Z)#9UG*T[_KJ\
(NZ'Y@4MIBO,V*9H:CS#&V\L
M3B^V"+XC1=-$XSQLLJ3']/J-XOFOW?
*^<-9+TC=I2JR&E4EV3^D, GL:T7XU
MGQJQV52Y%:1G$N0P":JI_8%?H-
!3R=T8Y%4)]IDVD1=G?H/&E#1,6/6*P(U
MR44HZ%LVR,\U0[+#7/-
)+VRGJW:>6A,]GH]>F8-] JY$
8056VCX9B&M+8\0 M4B)6*40"-+:-<-
T6)^7(;9<]LW*OFFA('5_08&5Y+'I_Z-
XWWN8>>^LE^ZLX
MY_0;5>Y!M]L6D%LI+D(R=7E_T"^-9(FEXO
M/K6DOM<[3[E.*L3;@0D)[5E:3F.RJ?KQ?F]
[!9^_W3&MS-

E:\7[]S02JRY/5O[MG>NG=Y=ZY]9HS[2%#B
MLE#3]5@"D.V@T_L9&VB./TT7LX&GS!*%);
!JRROYL M-"&P$N&DT4=ZO $Q'<4-
=L-.8^?+D[!V6M(U'S4[>^D
N2+Q49SRXA2]'F$*?
U3B):9'7MR)8!C"S@Y2XI9-0QR).=
M#:.L7S0@5Q.^\$1?DBU-
L<5XZT&&NVC8JX0VZ*PD=K%M:*82P]T,C:
M-EV&J=1.L.
FLCP]99*_"N6GY$9L$CJY*D.GBL\&\D^W6%
M,QQ: D*((HLAQ_SP #-
">3L:!V*_]L5A:U.!4UZ7<&Q"
([;QTRGNU/;@)7"5 M[%LON"[#-J]3
2[BD.:14F(6!AI"%-FJ"W2;'1D\QK=@MM-
X(2O8B%
M:*N5L8SMG$,%6$^3%*+%&.&.Y@Z(Z*0#>
\1$X;M@QC10F:6*F M<[V-0YXR]9-]]
[!DR:4W@D)3;5ID#FQA.THT('E9(XRL2Q&>:
MQL]HH2O44MX=OERO*)&=41(749MCNYT
!;D95=K2>]0&X.=DLU
M:5])39ZVH[0S9#F%-
)S(1./]3^7LA2L>B:LJ"FT7 G)5-
):^C&,00"4]=7B? M-
9"ED<43&W6BG)"QS))#
<2(49(9)U:5;A0:'LX$'H&P)EV]6E7RURG7GM
&
MQZHX2@6XOFXUB!US%=J5=N]56[Z@D01
R_RQGG+QAH):WBL%[',8;2(W MJ=YK-
F]EI-;+([\@2N:@G#C/OVM-

X=E8[NH82@"RZ)H'$J!WT^XEMT'.^)ER
MW)PL#+,P-6ME$HXWO A(?-
]@\)AI=7KP@3+(>')->.)^9/>N\7=VG-:]EYY/
MD05#VT:EV87EX2C.^R?'XX?
J_H/\7ORKHMG_R[,[_/T]:5G:/CGKP865A[+_
M*5_912T4AY[IWU?
NGD.H3V24U5H6RHU)C4^GI55UJ#WVTPY]
(ALFH4MG# MQA^CG]
(]K!0\+GTK4;MDP&9A8)G8Q6\+9@NPL'9WI
[>G/JF(30H&\W_6
MOS*)8G$;0&7L\X8Z_B9S$XWQBQ$P?;*:;0"
C16Z%?4\3OUQ<3YO+#
MPA6W*7X7HB3_YIDN,>6OY@9?
HC]=+&H&O !8I\+_P;AP=TU35+.
#M#0D>K5 MR!;$#T1$*NG:.&-FA?
P<;IQT&E._4GK&2_%1#.)]TNT3:Y8+Y.M2BI
M3A"[G@#EUH_*,=I9F/I/]=DLW37P]PDU-
\7LJ2VK?L_SY>"/EH1X2XG6VM^E MYR+;
[Q5]N>%IY/YB'N=A2TM_Y29[4OU)%;M<3K(
/ MFN HJO#U(V'4I=R49>!F*G-
":Y5;Z87[)3=@8RM8A?<*C6E6RMW#
MQWY>>/@R(=_=_#[X3&3.MIDGM-
(C&+@X9G8Z]?=1%_'$?4B8[9"S0,'W-
Q+T[G<+P&0-NV%PD(/V\F(9U
EM:@%3YFM]6&IU%[KN%S7 ML
^\HGQ/;EB&W(_4Y;D(XB=IMDKH#D/:X%KX
M7A>??
7V]B]DJA6_9MDI:V,#T"JYL9M%L9J/0_$I'0?
I<+@;-28*VU(O7ANN>

MPY#%Y4TK$OHJ1ZMF;X6AYI *SMWQ'LS
#+TRCO3'7^4]F4A_47ZY1_TJ?\-_E"_O_.
M'?)_*=':3_L7
LG[&/0_Z(7^/]F9YW^KQ/]6B?]3)?B3ETM
0HLD]H0AE;N M7KAA<)^A|:|:=)CZ"!Y
M"4SAA]
!A"/0OQPY(C(&^C<2&3TX=>W/0#!('Q ^9?
52R!=0RQ]0NY!*&QT0&@>DG(_*)_O M&
:!?_TWG0#]1I-XZ0 V(Q#I"PASC&%)
(8AA!%Z6QI.$(-S?>G^7-8PAAXEA
M=@QY.8R=BLM^6!BOH V
,"9Q;.$F"9"_*U9^2^*Y0/8T GL%.V2?
QW"2#M626 M>*.Y+?"]#=O%?UW@
V,YIE8ZX)_+;
(GX=PL\+_>)F^$80UEI[(P7IT\'-"-) MQD9T0
*_QYCPZ'_1">#_GNU_<[8BNYA:
MW&&1K8F3/V&[.8&/4.532#D_PM5K<++
[63Q7X"+ELF;7XA$0QI 7P@@!-!#$
M1^Z1)RFHE8 M2/(K0T7!1 DFS:G^Q:
(&C+#NM& 4YA1R>?*1'N"H])5 M A"==(
PA2W(5;QU\-W?WD)O":ECK[7B]:*$3)]
(8;_"Z_^_X/(7?_7"->$ M61
F/$4Q:@D:V\1<7IV]-
'0)@H^?,ZF_\25OU4@HGL\
[T]L._1^VC_OK0/87
M0]':AJ$60\NLT6KS$%O>NJ!YF>[95F?
9E;NAV=?6@R:-_L=O:,B_#,'?59JY M:45-
!CT&"\-||+_R[JW/N&3>=2,,9KQSF .+-
YJUD5)$KI]SQ)S$203RR)7FPZIS

MI)Z&W9+6J#%>9I*P(S,%;'>BJZQ0!!2-
+8RPUI5>4U= DFSW%$@NFY]O6.S+
MGU[?
X",FF0EI<9Z/,]^M8QY4N9'SFGNX5WZ7FYA
MQE"K+3+T;)H%?D6@V6:^I\%2]%?,5G>
[OH3-&]E'*WCY,?12 :12LPTZO4QC
MZR!$F)/_._. 14FDV^N/)3?$8J>=Y=P[?
CV4IJG-A-27X+ "\?D]OQUWKK
M.6AUF"$^@78&3)*<# 5Y
$/J:;D8[L@%07QI.,,(J0;T]^IG@>+SY0\
MJ[,R4"!W>)D;SE_BGD+BP:@90VOJ5SK@,8
MZ2:!4O=I_+[#X+?8"_<3_):6) PY
6>)>$X!B<-:"!^(.@U D1X!8B^02Y M-
TJ+B7R,[FRQ794[7QDR'VCU\% E?%?
$PBZLW3F+<5L8?!)1K;DY26:E")+N
MT&0:1_5D*0;#GZL)W)&:
[QNK3E_W4N2[\DM1>.N1U3N?D^_*A,
(9(,C2NO=O M\X8ZW@XSM'D?Z]XD%!#X
BK,2)8%M6L2"$QF,EP^IC=&Y@MW?
_VX(?.N=_@= MYD,
(\,U.F5;"%+*3)LD8N!C>8NN [$P ;F@_3H?
7>N>2%J!<9I?6)F//2':* M6*
[*S&9WLD0V(4?NYBSBA.&?P2=3Z\"8!G
M_U=X#N%&M#Q%>R"B_^ZL?
6X)^AK!##/2"RN#W1E_4E,_N3F71WR96'4I
M$RHYIS28=_G!U'&.X]K;,
[M$>9(ROI(H0[".A',&>,+4L73
,9+%LNTPS"^O M_*VM1X;6F#:TY9?!4\[W?
X*6"H&5J#9T/+KJ

M9=J)\F+2^6!KDW&UZ?.S[L409&5H0Y+Z.=
*^P1?;C_FO'+*U#$2WJ36RP
MBZ0>LAMM#,A)DR9='++ZN8?
@=9C^72/(_O(/P_&Z0VX)3(5P-
9WAOQY;?,Q: MJ/D3]]A%^9UM&OL0'FE
4EY6FE;%=*9H?7=;=6"R'XL.]-FX:Y,E,
<\UR+T- MMTH.ESUN(,[E1P?@+18%
V)H;"F$! P*)TK6?.I?;QV^/W\CB%N$Q"XZ?
2JE M2,KQ7D3\](G9NWY-O/'Y]-C'36;(4[D4;
Y5/5))5X// X[JN9%48A%"3OXP6)]7<
MIEC+-)2*%BMMXA;8%,N>S)1$PHJE=R4[!
[Y/"4+/ O/WK->V<4J$DDY@-2N%
M/_GOGJ,Q":
<=_RQRZUX]OBZA,JI&K@W=&.727?
RJ6G]ZZ,1$B*K <__;9F;S M-:"EDADQX#?
HFT9^LAVM^Y5I1(AZEGP'WMUV(NV3K4)!.
MS]38/T&LU@6L2Y:6G?3
=6HS4G\$'&7FLY+#"5])!BVS^A%T 'LJZ#3
M 5"CT?TS+*FIN"=> ^.M#V,^7N[-
J_E9].'NU_X5AF'8PVZ2XO",.,-6BOG;
M"E=55ET\=_@H\
6X1GX@^.K;H5_3USXW!>:E1#ZXE]0G=;&1_
WF1R*D?(] M1HM2G E0BD
:MB"#@+P+KOD#8L/EEH\HY"^>2(3J_/%_-
"R:6R$:SGVV.;'M M,N!T[O9_=,>:[THS$&
(P'HK3PGO8D?
27^7;2+"K\1O>OI!T<>4Z,_K)O;V.Q M$64-
T>0L[BUG9OK!<(#HI11TU:\A1M:+X8Z"?-
ON@G)T@-JY3WBH*B;DOVOR

MC[(-3&6I7F@[0*.3=&]/'^<(\Y*,BCPJ:4/@P8
MC@26TNKRZ%GK<=GX:QWOSM#B1._0+%
)O"'M';@"9H Y6]? M> 'M)YI-UW/)
62!'TQD67<7D>[7JOUVG,AW@@6X?
MOJ+%\+ *]OR;AR$";Q
MDPYP1;\%'J<(8N3K[J2_K/7-
%W^05&MM92RIK*_V>BOMZ3N]1X$]0CT,
MWQVBL6=Y8[E)L@;Y>#*QC/K>3S3AE%T?
%KB9P!>@/;%U/7>=()3NUC:STAY7 M(?
RN7L[IQ^VS1>H'Z% *V',9R?
PG6^6G75_$@Y'//RI4"W EEYQ&?4)47[=)
M2FY<$ZFR7K7&;9!% M*("-(A/FA9<'.?4-
A9C^I8% DXTN$@9]V[KY)U_1K/ M
"CUTTG/7*!\JRI/A\S)8X$X1I8-B:?ID# ,%"=-
\OP;98=AYD5N-*[ZR^L2
M6J87";B""=84A5%;W?)W6.#YT^S%HK']9B
'JTG";>O^"&HC6,<$YX8ZN$ MLR:?
_TT$<3>",2">Z;;G"T*5)B:>%KV>W1,'SV\)Z*
LY[S&%:*:O@>, M@ARCB3,P@BD=\ 3"
7M(^D&0;(=+X!
<*EVZK/U!3$#07F*@/WDL4?M+P70I8
M'8BXF-
/$S^PC<2>TB'7\A74[&G\;R$%Y1OK(F/)21-
NB("48*ZIC:N=0#^9: M-W=H]/_SF5L:]KT
FBT=*/#+O*L_\;MR2JO*8=HF5R[E!)Z;PI_0!6
M307?.N/+!>&"8_MV40Q=42F
5G[<73NI45D5VWF]KG7K1C\
9/3[OVCUWVTB
MEKXMEL]OX[C)&A#*;9*+IZZ$%MY>HN/.*

M+O<_6Z+U,TP2_
:Q]'FQ'/&VB@;S1.T>Q_HY71/KZNN,G/("G
M;$R@&
<$B\B9V$58A*B^_AAO./09H]C;NRZXFD*0$-
_OPD\1D:JA=.UQSE(^4 MTX?
E&W7/OB@:AVNP$[7)!5^^[!IS]JVPSNV7R[H
^H\Q]F,6(,($#>EO%6
MR=,PU7&8D@LH0HFB,NG_BK=9K^<2'3"I
M3HLD^9<99&FW!:5Q/R CN^9YIK!5-
73JZ4QLK?.-[UE/;FF@Y%4-D&YONE)/ MS2?
M2?/]9/WMPC] L<,+Y!)N-
FLN'!NE>!>3_/PNOUMX6B\?VF@2W-
S[KALQ MUO#I,0_
AHGG^\.3I)O$.]1,==2T'8T=AX*)4;,HGEB.H
1'3J:2W. M6[QZH-
F)V6SNQ(=N'LM'ND,***2WF>!.2^LU_PW/0
('*CNP/LR18=V*H MY4M*X1W/8.)+=ML+
[M$C]J9_KZSR*3 :+O;T^\T)M)BF>^8D
TIQDV,Y?!E M:*J1GO ?
$*O1J)XXS#*>0XF7)#&%&_U4Y_'YV63J3^Z
6L.J0 M %3.'+0N8ND;'5 ^F%@
.SL)>@8AV2^H(K$&&5A1:7RF57V&
(;/1U>%'8,M^*'Y?DT6@0/+4.EIG#H&
M$\^\SOJ!\'= 4S%8ZV84+^P&M0CA9B?O
92@F$^X_JC[B?.R\AO&Y7]/PN2X
M_X*E#!2F36Z*WE'+)7I=T("L+*P!33CV*%
M)O'8HM/J-I(YKKMY*?
%GXCV8!.D"!APB<@R_&.J'YEFPC5R.ER8(1J
M3MY*P%F@4S_Q7/[>#1 +LP? ?,G&% '2-':

(=$FP36G&K@W$VG@S>"F!S>VN M^|Q$
U=$G]CG?:[-Q"2I1$&
<,J6[4!VQ6U.WF^,UFA^QZ0("NT88B]=YB;
[#H,>+TPP1 +6KMQ<*WCSJ|X,[3Q-
+/CX.+'RO:/9SI'OE@BS'
MF^3HO70Y)JS2+!";ALLHHXUHPR2.4U]7)T
)L/SF_<$IR9TW@Y$_^MC@-.
MH'1:AO**K1.OVB|'MUQT!/0V)8X[L|):FBX>
[-I7,S>IZ5 :"E
MB"X$26:;PCLSM/1_4/=>04V%;=MH .E-
>B|*THO2I04+342*=(2H=!$0:4%"
M0I'>44%!0*DB(!T4D0"A"
(CT%EH2%$2()"!Q84+8|=NSY]]]O_O@._@/G
ML&;6L^YV7=QM>'>&@"8/(WD.W5_XSJK]3
MYDCG |D_Q F2YC&-[/B7|0<8&P-
YF&@P]MQD>HG8H*A:;5C-/:=B2R7!S?FK
MN7%6IX5SJ]) O-91U-.$AI2$;J,0["==V]E?
N$[FH*'F.IN8!]]>YA_<^(4? M^?5
GX,N'70D1-
(&TL@!4'!_5V?"KQ/0;3F"9SS6AGG]I^B-
XE!XG^OD>3[?$19%MYOVK852V*
(92WK2"/]"50)B<4'<0TZ= M7;\J<
U&=_2U,V-
ZYOB%1)AVKUUFZ5=C/Q7%D]38_N-
_[.I[@L34G8":4C)/
M0/<1*9+BQ)"^CV,NW=$8"3.K57KVI:NA$'/
I].-:BY*L?US'4UVUHE|98#
M0L"R$7UGH"R3D LX*"0' @/58$BO?#;
MB!LGE!JL#KOP9LV-R;(BZ/+/".

[OK<)IV3Y@/88$S9<,?
[B3##6],'OZ)W(!DOTZ%"X MYGLX*%
(+W>8!&
GXSQ/00*&@SF@:_T.;&HOT+&7I9^G+
(R6/XTQ.)?;.''<@
M?!"9903[QBP:.CJ'(!S8$:+ZUYE6QV-
QJGX#]BB!S4;9Y//SI(ZIS_MJO$8]
MWO%,O@|9[M/UK)7'*?
V,2GOM7RA$"'BRHEI2]
[D@|@)3@4FZ1;;V9|;L|TSF
MLLY;U!1B#I7M9@1QQ@.H+"/<<']^N'?
Z0KT!#4&L]Q(=C/9G']%G$+A9>_T9XS,"+9+
*FA2VEYN_3.6!OD MK-:BW:?
+PQ|#+901EP!S|F7J*H2N08B4T4H4ZLV"7"
(>[FY] MWKY/*K38E#&?+A;[,$%>:U99-
]%|L*9;?C@/|&0XV2'8T%("@ MQ
)@&E!V)$(&P?RPRT#*6| ,A0H5XQ;;Z1IX.
(9+*T)_U?2#HC8+])8JE:K, M.%_>HE2
7_W^SQ*-_]6|30=MQ80,+I+T.]6!4IN_?
^B^I>G>EV?/>P9:6+=?,>=L]=#_X'#YF^SU
_OC|V+AQ MXW00H$F2
N2)G=AU"O_.AOFPN@1%BLCT#
L6%QL@;+:&^3Q]V;YK+_?[LJ?T
MY_K>KC?"J"!#!R3!G3L.*8[P7S7
(E.HC!2Y^6ZK4.PJ'$=V#A06D$F0LTB(
MVV]1;D8]J-P(T=L
1]%>FY>Z#FFM&08#BN:IW>R$D"M U%M
%TM*JB]Q'BQ5
M)&I>XCCHF5"]W=9A*6D>D?

7]:-515V_K^T6RKO5,^
0K]"&GC'F3_V[;V+GD M^?
E3*DX*DTKEV95X6U!=FRWS5D<[<9C*!M;%
J;!F"+=OZ7E=YY<(YP[M :4:FK(-O]K.-
L]Y1VO\O74$[W8+_1FPF@#O-=#R)\F-
3SC]DPG@*$ MRD]_78-T.ON2\
RZKR5P*>O5?YOB2-
A@9L:0S[[OL^N^Q0:>"V7FL96T6(. M QE"
<6BFR;T#JK- ,CW.\GW_W@K,Z^8)LR(*?
O0ZE^DIWIDSSLZ TK.L?CG*
M/2;:DLC*F!RE'D3V"RB3[.&#"1"
<=V/)*M0QR3/$]<Z!4@(K[O>(BPWS MQ:?
NGJDY.@$APLET)<_,O'Q-
;T\+VO@3A7;ER3H[2.%JX 14#76V)^QEJM-
¥
MV+@34M+4PU]H,\H*\C74OVGY)2VHHGL!
B.NC%,#K"826J-:.5
M;2+,6#+B:UP_\&0VWY_A>TXRC7J4X5NQ9
M*3[WVBHC]MQ9)O?
%Y0!>_$I>/5L=M2ZK0JX\D12>2$H[[NZ1H"
M]/ 1YG [^=
,:W^OQM[3&3WO:ZJT2T=)OV/U#13S9M+
M52Z6;VX-&@SS?
L]'+VWF'F3SGG=%TD%8$'T22+\34":BM6R0
[.%X@ZHUP.> M8T-
NWTLFDBI+!Z_;G+)?;SUSON TWK6\-
^C5%D->.AF=#L*! UPBE/=H=QEZ
M))E2[OG3+;D&&WMY[$;3#+[(5?Y] ?
IJ%I/>K6:&L-,5AGD00T2?D#$WQ>6X M]

3D$SCQN$S,6/QGC]B"#-'Q^[X[I)?-
****D3V@5+7YZ3K?P***
MAS(R13\I8F0)RNWCR0,2/@
M$Y7:5U$/XI>>G\KD^[!\$0B%BTA)-
):A#N1#+\\,_!T< M:B#*XYP:&H:C(MZLL$?
YT/$K9%E5VIH+CZ($!']I#*X.F+7D'4GR5LV
M\ :)=5A!]-DC@R!T\(4UR0X=FD49B_?
G8(_M"6]O00OM$K:K0M3H89]ON^9K
MAURTS6,'U<"=]R1LKL]$-.AOF,]K 6IX-
0PTN"'X+J^YUGVV%OVF,T\3+C$G
M<"F/&G-148C6B5TRSBKG-$QPZG"/$_UE-
G=?[N)8(QI47#6=UG,*YC@#K9QB-
YFK7=4,/X M[21ER,SQG#1GHFAKC^[_6.9
1HE.P$-(M"-%@3(T DHK4P*+@U3(G8!-
KOH MGAS""E^:1VE>(H#A=4PZ;F]0WXB
M4S/?6+7K,):\)/,^2R_YF-
FZ5RPDW#.COE650W,NA0J@HN
I1;*4J*U/.O5951>Y#
MN(F&^UB2Q&>&)TEZ#%IT5:;1"[U@-
K#C;\4&/T&QD1[IF%;;
MZ,R^KKC_I67@#82CYK9!TZ6ABXVFM!LF;
[OP;&Q'Q>
MZ[G;WB:.EM)="71:=#_Y'41]*T+J
@@_(YN_YDT(A[L7NTKG,AS_^.88;OR%
M3O*9T?^Q-
,M1BANSZA(!S0V[KT35+B=96;UL9G.Y%#[
M,\7DN+J'A:(ZN1NQ+@$LA1-
K73,^2AB[LX[_;@IVU,BX)/+R;.LK7P7Z A F
MST3BNT 2X0 7A9K(T&> 5F#+LK16(_O4/-

&!)1IX'Q>_ZR')UC47/G\0RVL: MR\M5%AI
M"'ZU%DHP9-(/RD>BDE[.
[$QK>U(OF56MD.C/O(
MQ[EE=>3SR2VW_:_+2#RXC-!:?O=L]
MTZZL]ZY>#7O1$IO'4%'[2\1"9L=$Z'_]GU.+
M0YS(',W@=&#K^QC_J
M+*=;WUQ%Z=QSWJ2*!\(R<=>,=?
1$[%%%H(7_/\O9_SM7E_X'QQ@$C)V SB4.
M(D@:ZXCM*PO:'NI#D",5265:V"D@GX"N27
(9LD.\EVT,+A$Y!X#[.'S1VB>Z^Q M3--[
GZ\5Q.,EP..C%H MK-
(UZ3/=;5/KON:R'+"G6^9]MRUYL:+UC6LGB
9!LIJXMW0$WA:^81.H
M;J=*0\UMB)]J%HW/0@WZ/*5;B-DO"
<+=P[IN^E73B@S^N17)-]CT6S"T MBS)>
6:
(S/V2V@"1$(+:_SD/YP,*B@2S"%O6A(;Q;W_7
M?]"/MY>'9,Y,WTINK.A6)I^&,F/_X
=KX4L]=!<"%B1E";'SSW!99_6:"IUS
MP@(T/*OUG'SBYR]1K-M[B
]A$QCF75:R.7QD70@6$$(&4QX1\&4HL/B.3:
MMMM0HNI05<6U;
[_((JZ"9\D6EV0_%K**^)<%<-!M22H14_"<1
8JNU4-S&"* MJCU<$X"&H#Y$<'.
[WP("QY.'UK R 7?].4;=_-
"OJWTG0(P@1JD(F-D)*#^6
M%@,617=.0*;:4/DLY)T]*1LR/
#2T8F"I+L%I9>QG8#N!'8Y-5:.A,D_I9.,
M^%B?;MC_,7237J

PE(MK:@]Q.AQY.K"4=4Y+G3WC0FRLEVHW
M8F6'9DF%R)"&9A&(LDNC&6>!Q
%/'MH/?]@M8M3C"&&\MK7\H&C#8=) !\[!
M]/S_#]_/[\6=._I0Y\]*-].:1I)0&L=?'"-
M\3@/!XQC%R<2*&'@5+/W:.]O'LP'UZY\#Q9
[/OPLPXMU M3E;_1+Q"9>,DAK@!'_\-
+^U;-5,.S$GLXI!:B@P%
[&/-0@1V3"6^)9BFZN8Q MW?5W=*@H?
$#U91K]CVGKD\[*6%S#9"O\UL!M_-O
M/8^S>@"+SWK;%U56R$:W\J]0@SK@#.XH
#X!/78?I'(M/'$FO.N: M%/%*CQBRFQ5/.F?
7R?',?Q:3F4#WS=/X&
(D("$E>9X8;KF^#N4(HIE$$[*X\ M
9RIS.KG^ M\5^""""[P_08_K,!@8[:Q)F "7?
VEM=YBG(,]FC'/9E&KR/_NF_5=8T7[RUF+
M=4[1N%&>FQSCFPAV,.;Y7Z&D<\B&D\
(\)6A"G@=1'AX_?PC>?(BD^>:2LSW-QXE@
M/_4T1$OA[E$EA1U(W!B7\D@Q<96>]IW6&
RNO B-$S#)C) M
M.M@#%'1W^8B:I&D@A[
Q)"D&Q+^&/EK&#M5H'Y9[HL?#Y%
[+MKA97$E:/&L;
M9"*L8G'WH;XMH]1R#.G=<06\R]
(TMZX6<7O_(X6#!@G=
[_95QH5@#5WG.=_:IAO@7>!,",QQ47(9$HT\
M%_=PQ<6>IFELON+O5_L>&F\-OEF8=(&-
A3A%2[HQ(/7=.>)'$A[X!.[GSLK; M-
I9<,&0@\.
(5NY!R'(G=@"MC4RB2D%)RV:3W1+1U2&B

%%TQ?EWK]?W93=[4S=^8[E MNV/?
XJ>]BVRJV*B!OS6;B>LU-6-\'V>CGU1
ME7^3_WRA[UWZ:R>@"XYY3&P$=
J%MVP0K=LGE8IL$4+EI**-
NHDC:HT#EM)94%:JPO) MQO?
%/(X(-1+Z^$Q :S%BOKNTN):C[>-
$RFO^"]5ETAAVXH)C23)[W4Z 3DU41
M,0K<<*;P37@017^%OTB;>=]B(8JS
MO6Y:H-:#XL!H2%'S(0EE2DWM9V
C!@&]%7
M+";G#TB%0!9VU<_5W:$SFYLU@!?
M^@;RR>"%1ZGKRPU9E@W;\V\T+$%'9-(F
MD%0+G2#].2Y!>EOZW'EU[]'X<+KAE<"R_
ZK_Q BY<(7I6"_8M7GODN6AR9
M1M=0!*Y@P7A'PLT-N1KR XJ A:$E5M6\O\-
-/1MF8,"M_W6>O?*%F\H^3Z5# MT-
3WO*4Q&651DLWR,
(;:^!H^!69"!@U:#3^;7)LL;C-
7M8DCQAI,G2;A#,"2 M$$!1Q[H?
@PQG+O_FN.] M2S1)
[C,PKUJKM^BUP%)C8M)Z:OOFS/WQ3R5M3
'B>?X.. MK3MGL'&Q%<<]H
XH.,OS]DL9I$$Y/M\4=$$!
[BQ[*D4W3">@N,MMM#Z]
(5H;*;.2D:RT'6EL-Z"M-O+GD
MRY)ZX]W49]L+YQQ:!$'Y)GHC0X%;QP94U
[XXH(/J(!JI("2W"98WQY M B*>4]?"CYR
"H!L[##!YYD-*-?
H!$0Z#W#CI)8R2/X$9"^$+W#^4<-PU(?

DL-9[J:
($.XVM290$B,M^_1O>""#G"\%FI=G@M[2M
M):^M,1/X&&MG)*RATU-O) X'T-
*Y#GS(Z4D$IEJJ4ST=B2FE
M*A[7!W6;8\8DKF
G,G%3$7I(K'ATL:>Z=LOWE*+:^V\[+?\P:.(-
AW.*?RJ" M[ZZGZ?
P;#F>%7"X:'G(36QK#>I5?
P7ZX^\);X2Q;2QOF--?AJ3=7DO1&#!=R M
7(TI% MV#R]'ORXBZ$IC5#"R<@R_![O]4S$
0;]0PIWD/U)913)Y"$
MW;$TIE.M&!%;_HIR*Q!L_GS*Z[.3.S_UB,EH
T.@\@E]6D M1 XUA"!3:Q O=
(*JVU9$B@W5;9*W$0,E_^RK:,V82@5#YA1R
M>GFPQWBJ39T[D#6
>'4XNAQ:=RG#KOE3MEE3#J^IO(B33X11.C
2 MZV#A -9C**K'YE4"S,A<$B>)=
[XQ/0\NROB55.1=\)7IF.TIE%]1B''FZKS M-
88//<5I7M62XC0)QI092Q\GY0R>@+BO12"%
M83OC4PQA%
<8E==0^8Y5FX#4!0LHG1*6V>6T@DXP%
(%SW=**J_7\?/QIP&PL& M0]],N^L=5.7=&
%I!)U)2# QW/E7HI8%\R4*[:+
(EU;3VC)"4B%TVCL9(A%Z
M6JOSC]IX5L;X;QIR;
(WYD0W[GKF#WMR)B\R.0B$(MHWH$]
EHOIN)ZXLU6WK M<;L$^\:G,9=[CP1+L$?
2^2/=9!=!S"VM+ZXC77EJ);N^LX+FS!,J2*U:
MC+H34-]YJNI/?9O=]1ISHCGJ-

=)O9Z\].%"1V-")QONRGH!N;/B\58/#/;+/
M@Z3Y*3$TR^ &\KS(]X
MDMML=U0UE/GF3+"*-!#FA9-
@]1P>L#JK;+6YVEJ; M'AUU=X72S)#T -_W
Q$BE>J6LGM(CH!_10A2-)4OKYV??]05C([-
_I4 M^NT:+U7>#I4-
S*1;C5S4CCJ>B_KV8$/3D(O>SB7M36?'":AF
MRYW>PS0-EX4RNV?83T6,L31JC?
T(Z_#WMAU]\, !@ZD%);!(GS:][_QEML8^
MR_Q&^3W+I9H*Z^"B'U/+(HJR,U-
)_,Z;ZOAM@OE&V>X.^3)01F6C(TO?,FKS
MI"=R5L*5",_RS[?'F,\T^!1@^A\SI7UI4>D%.
[ZLQL%Y%-EZ AJ< M6%H@K0-
U!!2IB&"3]'L[I*SO[\&]\
[TYZ>_H]TDWYIBV4H
M!]V;5FQ_HB1MU1&5>_:*Z"]EGJ!=]U
1MKI#J2$PM[^G N"(DQ :*#)J/ZSL
MTA[)1_\2R&/EN<#,
<2'71/KPE+J+9\J:;8J)8$$.+Y6@9B7GCH/E[5
MX3N),WU2!+OUI!-02PAJXO%"85?
L6EE,PUH?4V,@Q]K9S.T_V^+^TQ:\PG?S
MY?,>5[FN,?:"%)],4A7@ZVN\!/DT2@0VAX.B
>1PA@L14TS!I#Q>T NOQ>(UW[O 3
M'P[_,LI8:*$MML5'?#!N?
NM/U429(,\E7]_E+)2
(81@9\UN"3@8QA*5,4)9 ME'/U/R&G"_NH?
1?I(^X:/:'V#.9EXE,MS/81;BVK?
AOBH&^1B:#_NJD'PT/
M0@CV98_7N6@,QF8 S->M^2:@:*]?;,?

*AA\:C/9^'[U&>-.:CX8\M>2O&O[2
M)W)^^>EMW[U,3TJ+C!6$I_09@_>4!'74?
G(%[EJYK>XG:+>N0 MR,?,V1?
N#U+MY/4<;ML]9_@A^E^5+>K#$YF(-N?
=#^44,Z /:_\N)TG+$HH
M5;8G'CO[I7#!O4#!
[DNN[!FG\RUT^TGLNJOI^I"JZ/(@F!-;,#8H
M*4G@0N+XC)\/*;8+
[[YKBX!6*2:JC47_8F/(%P9=>#_)O,;O/"+5:H
MP_N-
F3N;YRMISJ%QZ&;CXVXK+=YG16@+&7G[K
M!&-E0N-CA"\D_00D
3]W*T12;'8M!G]O4Z<4A^YG/V/XMF$,W^N[
M5+6#\QB5BZ;RKV$7B>HYQH(_1!M1)3=O
(UKUPD2*4:KW*0OZ=?$DG^R7^Q
M,W:W=K\M3A-D@>*1'P@!%
N3X1+PZ36%XV?
%&'#&X03_#U&Z.:T=".>@Q'(@
M^_=A)5,V>A'WL=R/P2"%M-Z5?S)
[F'XTBJ*RB57N4/6!:((-BA9R#K\!21M[
M'!V?Y),B/A0,D]G&[9WD]IV@U M6*H
*&]\4NXKDCCL2<.YMATCK!/M#GIF3N=)LZ
+ Z G7_% MW>7?F%=S_(DJ
A]!TB/\QL].8',R#AO8<;HIX1_5V<=)B\$1+'3)
MO)
<,_2X0O@B#]";*J>/@3KDD\B58,'%]=Z\!IC)/
M70_*\^[(FSR_\OC-
7>;G[WVW0)+;=BZ++ML%>8L!'7;N?;SX=!8
MP?]S>;Z2L@&

[A)&D,KO"*]=ST=XN7FPBJQF:+R/N#N0_RK
45OV?*+4']X9N M45E>D'V
BB'T<%K;Q/*3W0)T=EUH1$@@J<'\CZ)L_<^
EZC3./E'_J M^66&?
>6I=8J^7UYR]>F'UR+X&/<7!L$DO=
/D4+G[1R?1*+'&S]37@#_UE(J M'7?
$>0:OE$7;&E%KNE+MU&H3&PNC?ZG&-
?3BU^TS@'Q&RS#GRP
MUL\=OH.%%&/;:Q\BC2W:SW44V)"'$S.QX@
M&?^!.UZKS(#4E8CBM?
3.'\/NQ"QO>ABM!/N'\3T^9RG]
[,CR*ZMX22,0BL#3 M(IGY-@U*/"H\
8DWSHXJ;[X%%H:?W1N%3Q=]#
&T_OX=1'[J7"UIQM:_552F
M$7WZPJ,7GHR3C=WJF!
(IE'[)"0C]*QROM#:/VY'_,R%^+9-R,'+J8$*
[#R;_MZ=-U[$Q@X
M%FKM($\=7KZU_NK>B>C^DV_G9$Y#R2V
L,*;"^ R01^A21&!=H(V]
MG9NC(S[GM(),&^^[H
7DGRF\F]+U2/\,W]S@#8:4Y&M-*>X
MZ+:'\|QZ!W0$.?
>5JE]PMZH:S0]BP+=82Y^6YAD\TS]RMBE7
M0;@2P$=$8O]0!,;,CRO"N1.+DC]@CLVQZ!]
[N+NL5F%XPTZE=
M89"HUTFY[=33#M1$:-
/\TP/T=E1AJV65C<"GJJ16*Y5IK?
MOT]\:Y#/= 'VU M9"A:+X\#T_@AYOD_"#%
<%@=N4A^<2"@3A',%_K5)BWAQZ/Y)

[$;@!?5EIU@-
M=O\Y28W/XJ./@WQO,7S\E6">!RTCZ1[7[8$
MK-+CGW*XXS5CFN,.2G!$$ I]J]LF;T/
MS*)=Q@>]:4$(FG]6RRG;7RC8R7OE37ETK
(,O>OP<20/
MG!G1=XDJ!Z!PYKOQ=117((P8K/=+-3B<)>
N8'FL^8OSIEI:-1> M$:-_, J^\N,5]V-
$(&*I$^=92[:"CSW:0MDLD0)#."A:L]0%G#N
M>IC_#C\4[;L_H&934$EYE206]ZZ3RG9$UJ:
JN8LI1U/BH3H %K MLUK%(8)R3^[@;-
A_ZLS/_]UL9^U.D\^[>A-
6/J^C,;#_.7N"Q\"+K7[-G:P) M'X!(]DC!!
(]IDVVHI_CI@'W3^5?[5
MM$JE#$5;S&T^R&L'6^:O8,*U"7:*+1!$%H
AR7C-K[?^)9 MR-
=SHD(5_0MTO9IDA@]T5@JDZ87D/Q$C?E6
\<[8V#7Z^5]M,2&,.X\B*^JK
MGWN.*F=\+%&RN.O[LR]_/N@+?
SE!)/F&D5DZ"-@C,1XGJIV [OS7%C-*5.UP
M;-3K"9S(62"ZRJ5N1>O1_3&.:8VK+XR]=)?
PB[G M2B>=-%Z-2J\QV_[+#L'<\I.>'(
Z\=XPE1V,:T3+VP.0NN%_Y<3TU3DU0!;^
M4M*>H+*)"6C/\8O]N_W7-_0Q"?)FI[^ZS7-
HHD>3-:"KTMQ4C6!&E/BC?B&
M2YB,PYRA(LGLHJR>UR)Y.
]]*VRA4.=LH]>"9OZ$G)C@L+' MC!O>/:0I
*6%",DPO(FH7UJ%)@^[SPRX57T_'ORFT?
ZE6T51)'O:1">W[GN0 M3 SG>AB)-V;-
+Q"+*0*

[27W2$.?]%,5GJ"VRSTA_OENUPJ=%#6OYQ
M57G[WO[\=EA/-
EOY)K:P=YT5=H&HGFH8%1@;^Q9X,FAS'W
(A4/=F8.
MAXBXR*3+6LP]9[SJZ9HV(CO)W"\"DD3ZV:
M1'RYJCQY1G#113;NUVW9BYU/XR5WDYB!
BLBI,F ;G; "EX2%DMJ0\X%,?
M0.4E!N<(=*89>/"5F5D;N^6*%||^_^R:ME(8
M;H1M(OLD]V17K_OK,I/B:A >QQ"%
HP4==IW]]X>_(P)!QJY]>_9 M<#L[3G-
2C6RF1XG_>G5(V1^.GR%]R@0H[E.JZ-
B'ZS?RN;G<924#8N:STB]> MEQCAK7_2
]W'Y)8R/@I)^!6QL\XSG]_CDS\/
M0A'IWV=/0
$36?"STX8,45C50%0/P\POF':]2Z#FF.S#>U&
4=U,; M<1=^! <_>5M$7K0J5?*8J,W83/<+
(9^E3A4)XYL]_W65XDO1,G.M[9.FA5Z]4>^'
@)_5;-IR7M@*WKOL5 M[[(>
(!K02,4CJ>^&)5G#HZ&$!0JOV+ H)
[/0O0Y'@1W$@GF)L.#2;[3ZG
M6/RMU$Y4L]RO9!K=QL>X(7F]9#P$6H;9&
4.*0GVN^B?
7L:=L,2K5'[:YCD,EHYR%U/HKO9)"A
M8D.3M?*
S2/1K]_'#DYCOXZ<@F2%:_@\+EAK'W\@>
(>2A"CLM41K(:,U8G%
M4'7L7X!WRVP*=ED%%V,D1QR??
9AYK5JOS[S5["[(99KB$U0;_HZ32UB@5]5-
/KF7.F/L3W@[+LNV<&?5F/C"# MVX.8?|

3R3?@$Y[R-$<'DWI%|27@OU9@#7AB<.
[ALQL,UITR#V%;=S-(NA26?=P9:EP14 J,*K*
|INU;H@ACI=5?
VZ;DB2LMA_3O+H.XIR9$X(O@5GD4/L21<
+*A&OY=VC^ M4.<-W+>|>#[
WHKZUJ#VJ3"^A!!9F5F_&M|@>%S50U|&V(
MLM[%
(VI68FO(]@]^)8MYIVJN6(CJBLEPK,N$]C5^
M>W20O@UDNF7G8,|YHK>.?
<",:83$X(JSX#[|KU_JNX'|R,R>P9%=_5D(:[
MYI"^W,LV).?
Y[@#B7=),KZ<$XUU1N7@DE4Z%,7U_S
M3#J![I3ST'KG'LV:KE%XCM_W<%+8 @Q>
<.:|&=@W&EZPCG^M[5QM,I X91[
MJWMWP>ZE)3GS%|A-
R9?.G=0^&D6!|U'D"/+I7K2PGOQG"*V#W
@A5_Z'|I=S2S@:7WOH6(!=I"1N05=Q-
&3"YZ: M!'$9VVG*I3NU ,(F
3=FG^3EO^K7GJRZ7::AXU$1"-
((&_Y"0G2N#^6@8TAE M0#%A#&.#5|4BZ?
VIS()1DL+O>R:QGSKF@|YPJU5H]^7+/<5I^
K: M;(P!1' Y2V22|YR6S=(5[,2
$=ACEN*U86W_Y_(4_G"]8]7-[5HK9$(5E;_7
M3F^1_LLR4D&7UR6'G^8S(M?
<_N4|KQV_W4C_J>,
[B[_V]KTLOL@QY',N]VLM MT
EHB8'T^;@2'&R3Y2DS9|A(/+A$6,O!2J4^O@
A#]< MT=2
'XP[,+Z_Q5FS@P11IV@NGZH(305N8O\,'"L[T

M^,6XS@LJ<166/!%.F-S
@RC2I0YB31KX#F)9RA*PD^T4G1M.C]#I2+
MD(F.I]^WZC_GR%!@R!4XA<24S8/I3T#^$*
0#W_:2,(T)M^%?Y+O M+8+II*G6:3F
MF';,U\PY6UFYJCU(.'ZJL=3V?
G\:4Z=XNI65Y4[2-
^=BCW^]L#WTYF0_Y&X>
M=_K]9VUXMNB(AKN^=T3O(0/:TSGUS^I%
M))YZ]O@I.,1559JXD&1\?AQ'5Q[8.7,)\>;>?
1Y!"T$YU^"M@ZM3;0KB33Y' M%G<||PCD
3>A."0&">%K-
RHNU0UW$!1:^F8*B)=DEK>#*TH-V4Q'-
V=LJ!_M9WFA4UP41)):HN&8RMF&'FG8?
>*_N<9H9.^C]7B*=J-[%M>8>:?_.YCRO?T;
MI3=>P9YZ/[2SW5.+&CPSRJ'ZB%I&MH=/_
[5U5V1)0WN
M*OGN*ZM:I6Z#8DHE7[R/%X>=C\S'!V'_>N
[F,?4,=0G241-'L0X)B:T.
M[%$G2QP6GU<.#3DWWR!>]^L\(-
_QLYGVQZU *#&EMT>?
6+AK192W+D"PPWB)
MNUWOGKQ=>:#..1L\?
SY)AO'\/B1T]/-4C"WSDK'A<67/*=AY(@^A)J=
M@Q**.C>KJTGT$9^.?
C#RH%>@PU+JF_G3\M8'K-KHZUE:G.
(WVWPFDPH,>3](MF%T2D8@^Y?
R])A&)95]
!$+0*)+W<2/8GPF(%LH^/.SJ*+,7S.-
TOF;IIS,B M_L?

B;Q+KM6Z6H#>2]])PX2_XLX$^W&CKY!J@
!'\G*-$:;/QN^QPEE M0__:N-
;30B#E=EYO7KTDFE9J97:9_MK#RXU*W.+I
\TQG1FP*,)!WYH"D$B^ M0H'-M.\Q<[?
>6Q,B9E?4N&T'2#[3[M*1YWEL/78&?
('A@0^&KPTF1=:'B0,! MY'^
R!49D)/48S1[R+U[?--
R%L=LNK#5\NRYI]O02M_9H]63S?
EX&G5Q/V M"C//,Y'R Y@WG/N1:?-
=)0L)L$"_Z..TL]6M#+^2@PS;
[IH>X)XJ#XBP1*B] MTJ"@9(J G?
\:A\PH9\S50N!.17B5H=4MD=19XH";SD>?
P(# *,;!5L%5+6L5 MTY=,-Z5>\#W?
#_U3Q[[A%]_-2+3"
((=MT#=)D..J=G!JCPJQL]^EX?"CT1G5
MG@G.E]9<@B[X"B;EBON%+&
M/U:$C@ASO$:IF=OEFHLG3O>P'.J6'AJ5]]+
G;?P
M34+)IJ+./,UFD4Y@V8$\!;*C%*8B50D5'[#8\
>!ZW(?Q+U#:N?R)Z MKC,"K3>G<3/V.S?
RA^;]R_/.V&8HC087OA3BR0
MI;%OO>6X\T:7ZYWHI(8##>5:I6],
(N@;+$H/'.+H2%SM9#AUR%@\Q:70\[B"
MPZLAZ\]7!(;,4"_O?@3S4Z* "YBR)"(ED @9
M..8=[K^Y;!H:A&,]/'"78.JS
)".6F*:;H),T90V600822=
MDJ!W7ATE)"'0RGJRH_Q+$4&5^+F$*/I:F$/
M3+F04I9KGO$\A4WTLA\]'WEG
Z^X:WM$X,N0T\;2B+Z;RZ1'A)#!L5@$]M-6

M0M474MG+X9]RX-
,;"O$$H@AO3XNH[AN6!A+0<-PU871
M=:L_=74$=9H^\D2%!6?_X;DBIW-
]2B6D6T:G__U]264:[=61K
MBAH01I@9UD<,1H,8AHV$R
.]TV@D:3/Q#T*GYCK\0?OXU&<2HD59[!5I;
0'9=0%@A?7<8.#J_VFPD#0._K]\PQR_;>9
M;&JE8ZWA=E^4AC00)2ALO)44+P
S0TC/]NT9:^+C;5^7'
MA5]B+L@7N$G7R2@PP.Z/_WGVD.XO@L:3
=KGPOS MHK]^F :<:EH9N?
\UYPQ68F.4WO)H[N'PDR5 B%0 \!!E[!;:
("PPZQF_'D+W M9DT#L>]S$ZZ"
S27.+3Z1XY:T*I MU;C@^LV9WY\-F;'CEFW?
I[13$S4NR>9F#@;'2SS%'TU5]#K==F8@Z0'
MR&Z#@PC<6^=OBPVE6!&R&5OF?
B^ZS8_9%X_-
E(VVNKITORE7I,__NGO&5S9W M$?
2W@G23AK$R8+S']50%*++7DV$A:-
I(R)DLE'(5.[WADJUG./+KF3"L.7GE M+9?
PVV"]U;9'(8G(
/5XJ=.&;J5,!+]!57F[V4WW1#_&
[B/WJ6"RFO'$&3$U M6/61]_Z+#DDQ@:,-
,OU/?
8I4JSH^D)#2)_HB$<>Y]A''5_'C_$C6I9=NUX
MSQS4KK Q]])?
KCB3*M!*N_GW&2H]?!+""J?W_+G>]@G?
F&7,OZ/+LPWA#O\<
M)/,QV_=IVD!>ZI=]=TNVE.BP-

F4]%19I$+S@?YKL".VP_,A7-+
<=19WBR36% MIE ,O$C"-.!"I@I"*)K!|
<>UI!QPL"]9CK(%]CXPGEAX&0UM?
%#^X8(+!Y=! MX8Y6A;%SQ+B
LO'/[:6_PL[]V%
=TJ1]QX+E\C29)37O5;8VV]OS;YE_&UV
M'KY8URYPHJ$4=KD32<-&25K+
(M\NYUO[>8G?&+60Y7W%JT$WW!Y@9R+
<1-$&
M(D*@78\EZ:9XL>=X9;>K+DO<D_F)+>>
V159IOW;K7+^_*?Q[A!Q(<[3
M&F;9#EUU$70=:B8[;7ZO:M^\XE@7@&KV-
6G3T!-E!"LM:YKR\&I,J^Y^U[O M,Z
_EF5/>7L?9/\NI+(1@NON!%7]A//.J
7=GSQ7TD;BZ7Z@ +K#_X[_-EU\ M-
JA!7X&^C"*#9B;)0 /)7!/DBZ\OZ)21O/$
WQCQ)?+/\JDR*. MGW7+$-Q)$
)R=V*#+W!#3(I[\7EUH7N397GI%>714/Z/O:
B:62ND5ALYO
MITQ.;Z.#2RH6KU0%")Y&HY>'9#H[.E)E0Z(
<>GN9]89'E6Q)WF^.E> ME /J?6MB'P(GN
";ZTTO9KS&?.Z(7Q_+C]!Q?WKHQ-CQ28)
&&'JS<'T;\P2GW(@IH0+M
MBNI!4M/SH76#8(I7II]PG;.Q&
&_V1Z"L_K$-.IA-J^3/4^U<@AX;?;543QK
ME.N&B>'FNRD3D4>Z\10!['(K DLSN>U(S:
<*?JTS&VFDE]X^#N(/]$AU\W\C MRP+"C/-
F1>LPW_^L1\^[?
0B(8DQ]7NJ+4C^%E"%U+WUYZ%&P8UH3/

D!%FQ#PCC7,_8],__N,2>:_ZFP9W,+F$_&J1[
MLR5]$XW3R8Z)WN#*/R.L-
J5SF;15N6G*\:&,$/->]&VD]U\V"!=\V:N6Z[;
M3A>6!X0/@_+B-&)#'51Z>"@*,[=&:F 7"
(#LG_.S_^=MU)>]M],]A^UYG@CXF'19\]]BJ=
M99IZM ^H=BGB?[_/F_R;S)
[[3ST:ZG]TZ:;^KOVM?GI;IY.D:_?\5_W>;=>[
M+[@=O6]?X;ZKE%2&0J;\#7/M*<-
X2#+-5+C\/N!ZP5OL;7^M'@K)I;<$>8DT
MI"LP<,)%8#J7I&U2T,)\:DMQTW>.AC"+8'4.
QT3\JAS+T]HA^LUKF@ZI8SF]E+JAL%
M8];I3V0J)4BB%#^?;?QP4[IPI)^@X7KD]Q
MW-7X^3H]DT,MM+?AK0)]=>LK?T^9-
D'),U-!ZAAGKC.?.EQMSY]B0M%K)D3_
M>:.%8
*NH*IOTA2(;;M#+GSY8FMSMOJ%6#%_$?
$__^RPZ494AK::PCE0YB[R
M!6/=4Q.$+8%'Z: J'^P$=T!7U?
R'&G\=IS^=R_#E:,:WLIUB9D(Q\86]V_FA
MCN0)0;]6AU+PUF@"DY^[_L<.
5OU)>)Z#'-=_U%<]4">7Y_FS<-07DI9\
MT?)*@*&"B5YX5U<+5*@'.NYM/^_^!_WU'P
SCP[;W86INE-TX9.+)+B/[B_,\@N.??:?LOR?
<%[#\L O;]N306,/]3 MKOP[K?
[%\7T*]0]=D_^)U!_)M]]T_J_$]R/\?
S36U!_JTF#XS]!QKSYU_B_#
M]QWR/T"+XEKE/TJ??P-LI+C9?
@2ZE4M;_L.B+@;[1^;S;Z;_ZZE^Q/Y/),S^
MH?L?M\^_=?XS7.RO-K'WS'L_2

ME3%W7L^:N^=EP:3;'4T:'2D";D490"?|OPD
4$L#!!0 (:!"%ECPB0= M#:L .C> 4
97=B8RTR,#(T,#8S,%]G,BYJ<&?
LO'=44^W6+[J0)C72 MFQ"1JC25IE*"(DU ;
(" $*5($Q$1B1(2!.D@ @*O($U 4'H'*9$NH%
(E%"$D M-*4FE!!(.W%_W]['?
W:_[CKN_,|XY]_SQ+L9DP,I<:|TYG]E^S_.LT,?
IL|"A MB|9FQ@#3 2;@%N,'H*|#O.=
<3#1IP!#X #3K^/7[P._#A;F7[]9
M65B86=A8V=C^1NPO@_$7-Q8Q.X)N0=E
MSE>V"5T=PLNJ.S|(Y> 4%A5Y>35U
|=EQ#4TO[])FSAA>,C$U,S2Y>NVYM
M8WO#SM[%U>V.NX>GE__#@$>!L,=/PIZ%
M1>_>5U77U-;5-S1^:._H[.KN^=3;-
SPR^FT,/3XQB<7-S2|L+OWXN4S8W-K>
M(>Z2]O9_Z<4$,#/]_?B7>O$Q]#KP:PS8?
^G%="#P%P,?"ZOT23;^"'G!T.3FXM MQ?
%#3>)1W,_GRNM@DC/IFBES.KM
ME(/"$UHQ|U3SY6CSRM2[A|YULPKM<]
!]F8ZT%M" =&!JJ>,V_||^"9$EP[0
M>+3HP,NW"#222* #A;TKN_LH
#D[XKMWT7TMD [X@O?A68QG V]B%/\-
ZB5$ M/J>
9[G,E3;$2#%3EV*O?/.IZ6=OA#_>#>0_F!L>;
<=PKQ|"9 /T2QZ$P,H
M_A,UYYE0ZY%W@H/F!+.KUU/F5AKAWLRX
M^7&)11S8>:+X]N9-
ATF'ENGO/P6O2#]V2PQ]KR@FF_P1",QA'[(4
M)9GF&PSU2APHR7<]9'+9Y$DP('C%B$&72

;4M(J,HEP[USI^T$D9Y[:; MY9?S\T*>\!
<.#K*,_HWM/\F6#X\D)I#D"%M7":J)^$@<:U
M7>2C^O36M5-'(\5LF$8>2)9&G-:
<&F0R$KS,9"2;)&LZW(>U/J?\^3ZPHYDV
MBSP,,\?
9AFUCP"204_TW#1^G+ZHUT^>_51\FG.ZK\
=/@0[PF<@7O,?0LY@ MQCTK2KOS@GB:?
33\E),_\5DDG;Y@8$50KRJ2-
+O%+A\B_U_FGT6<1HR"#]"!
M.]B"7D)]#WBI-?NU%LEF ?// ;,): 5F=-C1S#
(6' MMEE%NSB-;N=CWCN4 M]A@?L>30'
FM&'Y>&.2C%0U+-'1+
WMX1T2=EY"7ODS&VXF=D^6S) F0S\$E
MJ6]UV5 ""#;2#
_2T+O71W^:I[G2)_T4,S[&%Z!Q7 N/8
M$^!*^/HV^^Q.J\->_'8_]O7RIKT"$R?
Z(1.SY](2D^3<)_.4.[F/A_8 _,?@
MTB04'C.'[IB&X.K;
(8)=I;"@ZZ>H85=#C_'=V2R N;9_>M_!;
[SR"1PX''+6 M7BFDEEJDSSI-\?>=>*?
KMT#"^CC-
PQ!S%A]B3)Y>KTR1Q/%]N,4O=B,L+-0;
ME7,@1O'?(E GF*2W1+-TGT527_*8T
%3(T%DVP9DTQO"3 =6<[P@^^<97)#?
M>^MR1H;0F*)=?45VI
-3/;1LA7+,\I]BYU^3TM8N[=;30Q;,F,U!\)IZJ1
MI\G[+P$:U:;#CQ.;VM6/&>0T6%\6
5@!44PUF5)P2C]Q562ONOJ\PVD'4]_#_!]?
E1(?GM9+H AX$P^1 M6LBL'3A?5B^DT';"

(9(A=%0?
XU;0YJYQS3/M]+B=8S0_>YQQZ8O"W8LF]X,
M8> *5*@^#V(X\[2K:D]Y!E58-
,WM^@]X3<4][6RX5Y.35[>9?;G
M<&M&U@VCV(S13L+=2=YX>ZJ*'$DOMXV
*I=-W8QZN7<"\3.7 M2>M,("^8VW 1?N\
M"W>.Z%Z4FHUP?A:>?
(CC'NC%R=H;JEN;6(,C0A0H08;&J8 WF9T7
MH0/\&KZLI#3[47W9TKH\'(@'5#T!"VI?
%VR9CWY$2- *:]=>8&5JWIV*8Z: M
9E]@^3;H0-
BB,$9'H*Y/0G7@96/UVK$.KI8C-
!Z_$HF2T[U23\\5QE[UR#I
M:$A;=,>!VF4Z@+^<,,&,TUZ+G$5RP:#8W:
MOK'DK]I[ZL#-5U6:_/HPWT<2B'B>E$>6H;
@<'8@L+Z%8S>YM!'"4
MP]4T[@POSGS_=.>8X'-AEH
[X\5*54"C,M<)]I>6=
("5E5IY#^EN%0JN8B&2@WD.O[PQ#
(%LB7R-2?-R-<999VY$\#'CS.[A)L]\$?
OME4LLGZ@ M2VDC 278RD)1'L-6-
)&L9_.;ZF&Z2EJY:M&UB^%W'%S$?3=5D
N)0#17ZX4_
M1"'Z%$E&&5TK)FM2A/$;:R=Q4)*";\
<7WXY)HQ=C(EUU,]+US]=--^SLS?L=
M;NN4YH]L7.WGYC2[U7J#V8,Q6)!*D9YR'L
8&@P*$^HBV6MCX>A(#4">"U=V2/Y6PPTF
(N+L!&NK$$'GB$$/Z UXHWI0/LB;M$H
MAN_LU)I=XJF/JZT_!JPN9!G+/,K2/K_.L5R+;

MK6 E0F&[[1-9815O_8?
96G+A\NYT('7J,O]UEM[N@T(I[Y!M2KK6.!!),
M5:B$';#EDV(6H4*+54 M7X[VF0
7I&;N6$F-+TL=
(27">)9BHAI@A*:@6MOZNL4Z:=*ST
MK"UD;F.J@_@*CUKU)J3A HGJX[$K'OL7
V>T?)I(CDM?3UQ\<<=QF=#YSM.
M6)R)'T>EGH^X?
@3H\BZG%B)GLY%B^GHD!RPR81L2;Z\537+
MZ,]DM75_Y@N.\Y/YQW2>]1:O C9A38?
L]A/) M4HKTR7Z>U^:"38>+.S[QY?
W)9_&AM+MPWN2H%O&:>'Z/WV5>&3MK4
M7=H,&
P/Q"6$G5VLS._'.8K@"FHW*')UZ=IAZ[GU>'A
M7_I$;*YLVK; ;(FWZYNH,76XIHA9U
'9OV60PPW)0/L&FX5G3 MV:DORDE_X)
[I"$^^7S?
Y),O5!3S.7F544%80*9EL3O&&\,"MYUK4.A!*
(Q27 M(@=2,O9Y;:XROWR:H']4?/Q7_/#
X5B^3+!RFZOK=>NE/ZC/$')P[S'(/>BD M?
P]*!.+!9;6:S>155YD)T!$=U"
<6BWX]6OZ>;@!WLD!X0+
<@\3P^I@UAWDI.Z!F M*C-?C.DHS]-&O
B1CQ#Y$359CAOH6H%$/5$MG,7$VH=B5IZ
[G=_M/Y/)]84K8+U;[@4+
M7&SP/0O+!7Q8T[@^F,2KCS=H+J"J>]8F"'%
(X^-.D-@C M0\W@ !Y46-
F)!%>7QN,77E3X2[R2;/68^/82GK)MVZDVH
KDJ O3DK#YH.Y

M'ZKP@P4]M,]:K]$BWTQ-W301[_^U'F+JJ[
%YN\9?3I=?HH:B73+GNPG.N,1
M&7@3G$(/BL<[BPW_K3,^I^Y5SA?
A8G^.1P_KT^WD3O9P5O\:,6.!SYPG#'1E
MB&\9YDNDC657HY^6TX[!JDV&*-
IE/R$"R&H9DF.0+P]Z"J[KO%57ESZ];$1U5G
MP\%3*>/(-G.4,TJ$-LUXZ$-
D6*L(X6L&=KZ"H&O?]347Z2V[$'?
9BK.SZ%G
MUD2L0/?'$X&N5^NHL:V*8)*B*[1>;R/N(?
@(S/*A7;.FH+]O3W)MOD!BPLZK
M(X+DYH#%$%TEHCOU?
>OQUGNR8H7Y#!D-H'%U:M(9;XKUH^
P/GT[8UP*-[2-Q;"VRI$09 " @CJ'>@'
ME'OIRQ[KPU\?.DJOZ_!%0G\5Y[*89MO1EL2
JR.SN1]_P2K@= M?
AG5!CED^5YBK.)U_,U:W,W\
(']RR(&7"FJOYYF&0[0I?F17RA-"X%H (7)6
M)&1'!\3A">70/]Q;9O_=\:>GOWYUT+SA*3%
M! P.S4B9BC^RI?
1/>HG#TR.C[I5ES4Q9#CIUZ]QP?
I4SL65U+%M-H"%M_M/]
M)OV;V>ETP%.=?)5RG?J!=M2!?LH_?
M,_D)]57W&H7/\\?
&+Q_;]B4RDM3GHH]*IRA@OXDXPCS>F;N!
SW50IR)[:BG M
WRN&:9G^[_+^A3^Q,D'3:6H&G!+2UV4&O
F,: SPP#%&
M%/ONPOYNAZ47SE+1Y/3#U*Y"UTSGV[M)

M@A(NOCZ\MAS4G]?
VEN1BD30T$RROD60G__*54)))PYU(Q $?
80+@X*G026$ M(I9E4GP^LLU@E0[< SW-
4L?WA.?
&#.M80MO;NVT2;)X9WW[19"SDK'8H 9!A
M@:70_
T.MR/;#&FRWI"Z['B(&]6[YXG[T]H6<+>6C3
C=*0TXK2WI$]Q-E M4>0N-J\Y_=0&FQ\?
2)SUT1GVYY#97$:SJP+Q\3U,Z[?/?
KX]P.25[C;]#,R[M30<._? BZA\U,?
$3]7==\YR'^'*!M@;^C<#P)-,KQI:>;
[./C;'R5 M3*[N=XN+1/7/D=T1@PSSNW?1
6%:SU9;Z4T2/S@J2[6V\1O\6%#N:6\>IZ_[
MO2S5)67E?
OR]9US#G[D<+#'G+]#;Z,FN*.RQ8J=-
H3%UD:N9!-^.#T8#,0^+
M&!81AP5VBUMW?2OM>V,*0_?
B9$7CV':$M^65^?1)3V83KN(+N6N7C[.=-
C[N<$03>%R_
M)D(.IEPA@0%)2P2OV4R3(-258@WV[S25]+
M^FR>JM;-N*^T9L5UTRL-
(3925CN@ME8U?GXWRUQ)(?
VRR*1MJ+8[BQ]4BX:&
M5*IU^4X6MXMO=$#%5V8XQVI:[+D,\
[S2NU_I!LZ(M9JZF,=.62E7*$E;4#,>
MJ#D.G[ACOR^"37MZ5U^$HH5G^+CJ?E
QE/?'HW2WVB\C=^Q:
0E&>&Z1CMFON9%T27ZLR;,1HB*)3[DD'!+.
KL]P)4,BTX])2: ;

M8HQ3Q61/5BE57GA0TBMQ?
&L94[NQYD@VI2A3/[0*T+Y"#P9L@(SRX4;5
[XS M//]'*61_OSLI[=G^%[?
8MO+O'^B_H,&-9I2F-7*=[-$XI?
6]J+MJ'RCNU&A]9;@#M;25
M'S&"1O+!]23@FE4WRDMD1MP3R%=-5);.
MUDS\C%1*BU7XG:!\/,?
AH]8W!=I(>/!&X@06/:Q)2T%Z2WUOG$J";Q
MUG1?+O,WD-M^=*+GW7%D1$PL
')#TL')#UF MQ"L'=Y+?:>XL-->?^GXF_
W'0ME@B*]+YI>LTZ+SS,,4::ROB">2DW*-
X-() MDHR,H]@5]A9-
OSIJ'C[B;.JP^DCTC*VIS.G[O.A4\V@VW4E2_
MG$TE(B4>#D0@N(>;#4LI9AD=3I+#VSS
#4^;K3[=$7^59A9ASEBE0_DB/GDR
M9\H'=5HDNC\4MD^5\SCU%'25#.2;>90+=
(KV<7 H'E:]M-8@^_#[$W3W MOAJ%;\
VFWB@B1K7?)O@U;:C!!;-
YBM/%;Z;,NGJV+=' MG3W==SM$6]>-
;$RQ)B"?,48^(:3U1.7H#H;7$\56J^?03M-
OP.?O>SD*CV2J MWEV8%C?
^6F4JIA7RB(VGH6R98#4Q1>PFH%8K&:.?
1V+'6CVKL_/B5\M<6UJ0MY-
M"3+WM%K66Y6R^=7X-_?]
(!9I0W1@+Q94:19$O8 MG0,_V]$+*-
=OI"N[?NZ#T8(Y M\IWA\XN#[
HYGE*00=1L,T)JN%4&UCT";8W%WGRC8H,
MN"]W(I_U-/O1#P/C&!HGF"!#3"0MJ'6
A$@;%GATS/:&.&;*FPYP!Y1RW$HF

MR|O^87SWGOEZ*D[[QN?>(|H?
33|5%0_X8*'C_L3P%FK+-G(J&0?
M&CB8D0'A
MYCF^:S!4(Y&MF&O&EZ20=*M_MX,#
["=;_XD-"&*#*,# M(_,
[9*H!J^"5_QYIW7B3)1_A|6UHM#B/.X*]2*:A|
(K!X7O1Y+.(@2RQ;S@T M11NOT/8AF"'*P-
^@T3G(>/I:7?&:FK#*")^L!KW?
5OS%/^HL6FAWQVK/9G3P>
ML.2>;/9FE=)EI4/QOCM(T-3-
SX<>.FY*WP59X.IK]+@,|=W);$^Q+>
(C5A6U MEJEU-EHK@B?
****=ZT/L5Y9975X$|*I^+^6((>0L[O9>YK93^D***
|;(FF"HM>.7_
MT'K._S7$3&"G@1[3@60[$I@.N#$S###,9P
[06#;X 1
M$G_6MAC/_B_L|K]|G/YWTU]^|'^!'QB[&:FN
LRRR1|%:[]07/%"/5U6S[(4
M26[>969OS7%@T(QGY?*)N-IJ*ZYN68 OLZ
Z+FZN:,7@|%K"F@]9>UG_.)1]
MDN(XC/BF]D*E,.EJ:IJE1K*)N.&#CX;JZE.?
[|%G&(!>,FGSC;??6"TD.%F-K] X
M968;+F44P7P-!REZ.!_=8OLN=[?
(+GXCKGW>|D5_%@G2'79MJP.;W4/5("F
M1KG)0'<)% ,"*!RND[=21P<.-
,OI]813SN"X&IW#ULX=5;]YM#M.'!M[L>A+
M#?>%!UHQ -FV$R6E+PQ3^U@)-R%D1|L-
U;Q;=ZFK"W:P:*S+P@6>-LVK3]5, M-
Y,@7;EXT-!#Y27NU2TU_*H_IM?6 M^60/?

ER WAL93R<%$BM)72[D![1N.L
#\=B(E)*!8G*2B2S9D:V%CNB5T;Y3]3%D2L
MW^VET9'J--
ZFIY,="BP/E'H@L_'@S5LT<3I0459(!PJ2+K./
M PG#D!^=!$8I?KAI,^7M%K!5^NZ5IA?
\TJ&RJNL&\]CKKWF]C2MH\AX(+H)V
M1R:R \4W)H!=61-?YO$?2'/F,HY.=?
Y\LH9%.?#1RF2(KF\'H\8;=3>[$&Y"
M#NS4X^.
[(_.\!I?'TL.;T2_LEFVU[Y_STRNZQ7_")U"K5_:A
J!@= M\/1EAQ\E&$?
BOZ+-6@@B\;J75W4A6#WP[89,0"#>;%RYY]
B-
YP@E1J]WD=&4FB<3)!SPZ*AF[5EM*.>,YX/I
<:(F7=R*6^JPF@R VS(@;RSQ%@$5)F)$<
I[TU%B M?#=
/<@]^+:TT99,RIOH;RGSUJX>/0I'*A9;P83L[M
M;#Z@]8"K0[R=8IW7UA)EC9)4=INQYID/RI
['_TO+H>8Y#)T.;.S$87B M0-
U%16&J!];.N/"6SQ5#>-
K\P9W'RN93S>./CQLDMCM^99&3?
7YYW$89_$7Y MHP]
UL;1@2Y+D5E4QYH5#A*E8>ERN6:X5*ZQH
P^SJKC4YF M"FPEB=4?6F6UIE" &
(.RWJ5I_D"(- RM;FRLS]95-378N4UP?
Q%]=!Q@K5OR M^*K. #[N3\&
(*=#DP8C"*WGUTQ
MH4AMT0'Y:CR$UL>61P?RC\8
C!._+X53F/[%?M1_6GYOU1E$^4#!/AX">D-;

(+K!JHC=)!.MCB(.$:9!1T3/*K8XRIOBN
M\'XC3[^BQUD.YBW]IQQ4KU29G4YD,U[K&
M5!,>U262! M)._DC-
ZI22C.W.=IP?'"A<]535*%8A\I#(,D882;
_S(1VB#J%JV&/19^&3(M",52O_B.[A\SYJ/"
(]^+>8J7IJ+F9>/ *M$]0M_@ATG7"
(L#JZD9RFAN2IBP=>EY)K8MF2=T.J/>.ZHV
[9Y1 M_+7L1Q(A>N-/",]P-
0]I*GTYOUJL8G^0]C4.>O;Z*F4+;$;E*&7
M*CMR9$R/B_K/1_C^!S+R!\OD&0#Z-
'?;C:*!JX)S@^C%W@1BW3!DM@3"H8&2
M@JECQU[AE-18"THC,K"-
JA$9O!%OJ6Y3S>MV8VHUJUV@R7JL M2
\XFJ9),IK56?FIF0
L@UW0JD2#S%$2L\6,,R..>=$2RPR_=F6C>I
M!":0K:@O[M%8*$:D6G=:M7$9+
<8P91^*_KXCM2!?:TU";:(G4Z4Y
H8/3#M5]4<1\S8BAK1"_$C- MHX.K6%K
N_14+BRB.@U?
4QFIG,G1\LLB<0)T9K@\Z(=-9MBBC)5O?[
MO1*_PZ%H9W9;(BY\3^LR^V"-
[4<4+^0.U83HS(C%4EC@1\;5\7## .R:0]N6
MMSZDZEN_(<;
<[XU%]ZZS_EY)K%93MSZ\GKM='D9RBL#'8
MKHPIP-ZJGVJ M_?SH1C:,.CQ ?/%N40)
<).T8YN$#/?U>1<-IA^"MHMJJXF$(O2T-S
TVR> MUD.>/K,;T?
K<8ZHF74K%$S:3ENZ7(MTG;:Y^EB+:T?
P7*MRC.^/#K3'0PNN_M3278^,;!Y7)

(Y';Q\J>ZUJ[W'K9X6V9U7*WGKQ+S68S/2]0
MJ, (@!4DK)[!
[T/%37"@PR1T)^+X<*GR=M'V-
'NG+>WA%;/;*O,5NL.*MA^L
MM>]:RZM$L%3"BRSI0!2J*K)](K)ET_Z
+X^2+'RS^W/\SH[$+EQ@1_CN'%^<8,$
2N50:AS2?=H;6Q_>*G*#=*8F%L2,,0J:)6=*
M_<1^&+YWI3XZ+TVV6AW^!77_T=X?
F'7?J*JW-M-RYI=2F%)DH9.8_"@/*UD
M7#S2Y@/8^T/EB3VHNY6X35\=.=D+)%@R
EU9X=00>JIQ"? ML[@R;"OQS6.
[EYV.>TF4J;HT8):4+O9=7-\"':N)X^;[^I.N
],H+&[J[VS MB7@,]N:'EV/[0?
L;$P*BTG6G[&YW>RZ%=KI+@N8E6W^/IG
B+4
M/V]6PJ^<]^4G]5\G2R:95M;0#'LC7$).Q/1L
(,#KP)IP!M#)0-$T#
MJ>2;J&A]3D;G%QG]:RF!E(VMBP\J_AF(]*P<
MFZGQ^O.@/]_$A**)664@-
B,N.G!,&TGQ"M%CMAW:SD1:9ABC'S9Y3^D
(K M_R_S:!8 WF/4^ M!(]&5O=0!=4H^=-
T@/
>@BUC6#UA7Q&Z9]9$!^:N,V%ZWWB,>%6
M(F[:QM]I>_T2XC+I$_CDG-Y J1$#-
:GYJN;JH2)698*OA[T_:Y>C_8,)8B,
[QO^/9O25B(VF!8(6-[.2!
M7,!KQ^AW>.L_3^X7&
<])>QAA=_WUIS@33C;UYTH_O/:TB;MT(*FX
#G> J8E MI(><^27=)/AOTOE_D.X&LC?

A)M$$MYO>2DR#R-_R>:!_)ML-;_,BNQPI
W2 M@>W+J,UD3SK07?RE*
=D1@L0;Z3|_0RJ9X-4_& -
O9_Y^2K3("0P)G%:^O0(&, M:J(.KT#O?0B[
3N:MCK457=2T()-
QIH]5>'T@.9R+19384))*K6E=8M!MB]H
MKFO|.W.G_R#;'G!=?
#QZC2OG)Y2M51,QX"27<3D,QUO/%BF?
4<+56W*;L
MX5YIV948X|Y8;=B":|>%SRN5E_1[&!6;]1OI
MY9XY%;!5IEN# X>O_B!KJZF
!&SBS61^:OL:"[/34[PV5KN3#H1G2]%T:!-X
MN.J8ZAK%PB6L#2%HVBDR6?
>EZ2ULOJW>-M%6ZA:OX*FP0/(M
5/PZ||Q#/A=&>:A[722P&WKI$,*>^?-
]_67DR5R^ZGJ-B3);1Z-$YY ^7U?
M>-7D&S/9LU9)-B
QSQ6V!:MA%?'^$|8J^I*D&#TK%^_[>X6?F?
IOV]^XQA0Q M&!%<|B ?/;)]F?WC55I/^D
G|C#MJ_Y1D@/>Q0;O'@5G]BTL[XQW)E_4.M
ME#Z5K=@(./6M)KUO=FBS@|
^WD!XV#D6"D:,IT M -&S9P4U^<|-
W(*7V7&@WW,GY,]S<9?9LQDW?8O9?
#DPN4&;@6SOZ2'H@.TL
MB"+NPWB$!941"&MS=,
J&;VQ|P|%'JNME=,!6=4E6KL-9I^O/-
Y[M7P*2C-U M'* ^*T5MRT#%_R'&/|BIGBQ
!WH?UM.!"I|!6JA2K](8'7!&[JFF,J3A::0#
M@T9 V'U]3 M"1L#[)O3I!C*7X^E

PR43QTPH3"&_IT(S98.D+-:?
1A>G$0'(I_1@6]'&7F# M#M !_R$Z .*@ ^^-
Z$ *': ME6=XY(#R45@L9,<4M8FB
]^WD1WMR.5$Y *2 M#C2N+$XJ,O]4^W_*
<;CL_?SH7M0.K#^9*_N=RD'B-P1C;B
MG%J%3@J<"BXFNW_>Q,=-3,V7/7$I6H$JV
:3U1AC%X3'4!$06LP3@)S^#Y3J
M]6N#,1WHZ6&(_[V5=M]VN/:?
W3M$__Z_FA/]"24I]%""2-54,GA!+Q@,/8W\
MDW/_'V@,0'+46CHP'_Z=#HQ?G*
(#YS4)I<$I9&^&LEP,CZQ(J:<]\YZS_QTT
M_>:ZC^6>8%:M&-XYC*&UU4/V#^:
JCS^SCV/F<+0+I8Q!M)Y&[FO[[7?UVI)
M;6$\^/U/*%'-A [D+>:
>/Z5E58@XS(T,YMB.N#"G;U_5'Q7'+_QYS/_U
M+YI%>8'VCF3)TH%R#488O(-
RVS(4KV6GO+#B1Z+3D3]&RR-
^1QYE9"+#A9)V ML:A]"I(JN/,1_93*U3
D&$&$MXGD'@A!XJ M;Q\
(_UPWV9(6N7HG49.+^++;M1762#YU]B++
<=]\%6';HJ?_CI>?7S M9JLH;ID5?-
Y)>N8B^O/+F:\73\9_FVKRE/^J?._L<[:32S.7
ZS 7DIK<
M)S1LU#HR73YF2>.UTLKAIY*ZMKFFC++-
?
<[R'9:7G_F5A%XO'VGIOVV5[S[R8N;A@%3=
=:@MRJXAZH>A"'EO8E7H=4R:! MC2;PPC?
KKTV8&9>T_&BB+?-
GQ,9OI[SYEC'T0_F.YNT3[UL:4W

UR,_#+62O MX""CQ^"U 3K P9J]VH*C
WPP[^[)[NC
@A^;WSNT$AX>";QER_1:%7|R,=SM
MZUS6^ +J3O4X8^ M#QR6^.:3:]
H^+&62@(JMF=-
@,!&E(20G84K2(|+EJ^67'7X&?[R5?L9]H$/
MMY(.L2W$G<|T=!_$27':|:H6:$9;2XO.+)]M;
O?W4RK BC?C&SH"G. MZ89N_|KUD?
EJ7Y2Y_/3:DD^KBD[UV
^&7QB.ZE=30R'S*5XHXHE>!N24+O+B(#F
!|F5D+PM!@?JXD!9_D>3|^W+S M!LJ-
#NRI(208R:2'D4RL;O($8JKH "4-Q4,'T
PX|:,P!]3X]Y=IE1;+28H0
M"IS1N_9O++$&*T$UD6V,0)Z;:T>N0Y&G%
(:0P|CD/?0%2>"%%'%|6 MZX>#B"[;+"
[J|7<;&577LK,M+M_9NQ6KRQSQ2);56-
;V#KM:]QWK3&6-,^F7 MK%Q?
7FUZF5$5=W7&,O]#]=E:SZ$$C>D/<(S1])
[44R/;X8)O;T=P:3>KZNN; ME,@_?
%33/0:72(Z)7'[/WRMU-
S|FN__4ET##'[M@P2SZC6[XOK$Q7[$9'@N#
M(;%8L.J$;IW A^-
G;GT197TTG[(;)WX|I*KMB]O@Q_7@I||
MB+/Y4)?4F FWYM85?*^CL#)1_W9?
=DJO+F9330HQKG| OP+7'VF6]-+|8HB[
MFT@'VD]R30>G@^5"!90WA5Q$I9SC<|5B
(S-V(,(=: (L5BZ4"4%#CY MPC=]T2EJ>>
<)A^_4,C$?
<>%7|J&645!%5$"BJ2ROOV/QLX9X+*)RQ_/!

M?6;H*DIN;VW-
/GS/YTO!9SI0RZ85\G(,P6TR3PRT8^_3= A
M^^.FESK4>'\@O<.,1\9\#ZVP+7G9W30+8V
K)X<6@],6)A<[#[$ORCDG)/
MA/_G0H&SHA]TD^(.SU1ZIYAU4WH;4,$//-
:7ULN#SA?-W:^=+;QD:SE51FR=
M6BM_VR3I*'C%B6,TF(%=6$AT(IC2Y4
K+\U:60/]<(/X+"49!?MMD\7N!
M,)!"_HLM7]
0R&^;PT;_L<=L'E6'HKQHRB9S."!_&+=JEE>
[TH$0(C\# M(@[&P[U_WQ+VI[1?
+EON0(UFI/8/#" VKK5$!\X),A$M_\X-SR
',8J+]3!J
MU2F!#IA\@=K9]J+J49041R5:UP\ZL T?
9<+6$DJRJ]&=&V$S"M1N
.S2KD6(12CQ2D"L9P72KW:]=TMV,L/YZRH!
M,*>0L^_P4.!,INFW,$N-
D:LQ.Y:ED]ZQ8D\+XQ8>^)R>^?*X4(0$:=
[KP:K& MDXT0_1 0#01GP0^T-\#-W-3[P?
$[^XM&_6(2CMO8-C[;
M;+#BVD$$]JY/>+X)+TG-
M&]J&5"A5FA\">S&5&O'P*5G!WB6Q;/>E7N
MG[(_$1@XM;L+R'P\H].7=7"ERY#,!POLG.&
?NV[2T<2NLC
M2A9(?'D16G*J[."1!;/NQVVX%N<8
G*,$[7[';1 0D[N$3PT74P1]OA)PEQFAP^
MTT='7YS9?
#C^.LY435<:P:YK=N$7CV=:Z"DV
MM.LVE^W7G[YT[G(1]TCRF4Q]$234%6KB

MOA$(/ABT(TL?
I6V_$!FYNK83%*:Z)==W/E9:A>)^'Z*-
:%DI>!.SIVQS%-9L ML=(KN_@]_6+?
&L9HZ)%)
[L'C]Z\X:OP[Y:6$\]_=FG1:;3*,9JH0#5GY
MGV MLNT0VH7\-
GOR6TO52DUCA$T+R9>& M,!
([W[FAA$/QW8=*)HTP$H(UC>9(7H
M+_Z]A?
S3Y)K0=BG\&QU@9<1_0@(''6@,ILSF@%XK;
<+/$=@[H9/%N)EL M@L@-/!V(U9712/Y9-=
[L$ES;G!8G??]'5]YFJ;,!$S.+0-;)?
0$GSSFK"4,L M)%
[7M@S6;5HK>6JCZRR4Z!N#-
FW9=!E3@4G=[#O7-JFUE[B:["GSB
<1]A%^
M+0V/Z[[694(BO'W9>'TUUS[3S*C;_O1HW$
\MA9,M
RPQ&\=HO=F29:U*M*^T@P1,9XM-]X
30:BD,LHU1=K[9VZJ:6R/F(Q<
MZDEI:U$)$N#
<:H77RRIX"W,A#M2@F;ER@V3,4,7L&5?
9L'086F/.NS+.Q'3V@YFX>P(9QL'P@Z%WHZ
1 MA/I._M$X&
(>U$E*T[#IGGU#5U5USK'MX-[E
RH%&)YX;.SC#5*FZ=!F9D-V&(>\+$'!%Q3
\+WG&HKOK[\SF K9@P[3@5MUH\UV.' ?
2%OM6UN=]3B_M&+/(XP-J:)?R"M1%
[R"GOP:^ZEOU;^A*=LW,.;"/"BR>F2)77%E"I

SU^^$/Y8LL.S=9[
M6_?.'#$87[[:&XS%B,+\K9L)D#CE&BCI
D+,TS[$])MNKWS:YXQ^,:2*;&)^
MVL(!T:\B?BP+WN
:5TRU<#$.&>;$A?]NO[,;"I>'V\
[Y^%HW>!2,^;IG,2LZ MAJP^LJN/U D--
VW'G@,;,AJ,^L$%TBLZP'65MKZ^"
[RH$F#ST?G8->3U&L=M)QN,P_)D
O5#TGH@A!?NET^QP+-%
M$T3./[]0C7Y8'$2^L2CZT,S%EG-\G?
D6.6;B?3I;6![)X7P5?B"RAK2FK+%B
MNE;BXRQZXW;\^3>@6SF@]E+T8L.
[VPO1&3GI8;XI>O;QVU9?I[)&!4=%]*G!
M5@7(V6PP80,WL+N*?+FS'0S'_M95'
C]W_PE&)O0?YXS1T]_[FI^+TC;_$E
M*C#:\9^^#(>?
RJ:RV";9EM(Z&:G/484AB80_'FR,?);
(1):*^!T=JEHH+56I:'[_R
M('E"=@H1[=7[,N_@EMF$>(WM J9;+=[I-
*EG+A8E3$IP;'3U3O71'[1H5SI=
MO2GK_5J5[S9T>BD
>;B..=A0&LL>CXC2/;0Q$KA\1MD5?
+05SWPE3SG:6NI.;+L)7H'&@"U^K5$$NY-
9D+W'OR%7;R?3
M@0N&3G-.DG\^\V]OYS\L\N>J1,[^,S#Z?
0_C;U6I0?PW:&0]O_'FML7*/XR
MDD3"9Y/3,%\Y]VU^FS&YS/[UO[[;YRM2!#I
MHXL1=00.0>PSI,RK$P_4-T-
-6)Y[C[6RP_WP[CT#;"!1F-Y"G,FQ"&+?/)-*

M30YS;87ID="#M]NDGAW2K]:8O:?
2>RKF\5L=#L7+[[S-ILJ^]VHK8@I/V9Y6
MO/,*H7#HQ]6BUVBKS1\T$S3.ROI:9A%-
XJ@;1+<"<3(7U/]O5;[S,$ MAR-
[4+$03"7M&GIH^__(RQE2YK_-QY"5B&C&,
(DP(N.VDB_U(+J[AFDQNZ9P MC?
T]A6UHNU=7"9]PD]!=^?[[IPH/?
7#X3$!]_+G4V6?QGRZXAW/TV*6E)Q/O
MD=!SJ.?
Z$J.Z1G/(IPPT]*7@1WU=%8$I(&MEGGN8!9
M0U5FU9--8-56A)Y(A-
Y*%M]H3;Q*Z>2T[]Z=9E?_M;+
((W(34B_TBTP/EH@->OD+V
P'X+=OZ6CKP["WQAW+@"D!ZDXS
MM,3E=L:#;\V>.IL45=6^]0V74Y\90;A
2VNWTT5Q3\AG8>!UK
MLN7":/7%RA*5*I7B(S,,DIE2$X.IZ
MZRF/WWY^FCK;\V3QQJN4ER=/&*B'WG]O
(K&/Y6 8H=&@I-
MPV)B9SK,T>5'SFGT+M[L-
!0"A*$*.I6OS4/]8M:*VV"'BR-.3-2:=E=?+HPJ
M93_613Z>4G#QT-NYM_A:XPVY@?
6"OJF^,RGVI)^#ECUVYU5[R7W'+9M6T)?2
MO1O!': I#$XA :$"'\|7:1M$!%T:3
;.CF.D6>Q=Y#_>R.)_..V5^-%H%_7DR
M3);YVTM75YO(:,AL#@V$WX@*|
2WJ9MCX[EZ7L"LKJ,C=+*NW_P$
MN_)FTN$SM_^+0I3A;#:I$5.G$--
\%],\T@K^<1_F;W&OR'?]T;33V:S/E;$> M

S@E9IS)JB=>VTA?FK 1UVP;Z(]UGP-'-
=LF'_:ZECYK>>.G6;Q[2*GA#U" ME&|
)3EK95E0WAEOSAN?N8NVKN13,|]|>_=X-
$WOS??7C=2XG#?9#86?|^OD M]U
5#PJM+PZGEAIYI-
0.CRU>HOIX2U42)'"!%.DGW6%820%#VA@:
M1^/F>8>WXHOK)I-31Z-
Y_6O6'|6SJQY<7EDL=<$M12&$2<7M=.
0W!&K-Z-- MZL!)!$N?E&3RI.?4 M&|]
[KWZFK" K(90TFW@M@ME?B?&-HV@W*?
6DX'[JA-?)A8 M)$T14!W[+)|R(K+]X++-?
G$+/GG3Z@F[EW>$1IZUN:AS+D<(OWYON:
MMTR|6GKVY.([V;1'JT^,?D/B3MH$%
(U7BJ2>=Q,5B;PS$'9V(TYMFE(/IJ8E&2IXG5
_* V[D_(MM#3NV*W]
MLUP^Z]9M?]2.A)K#/[X(>E0^?"*+W^]X3N
<;#<]I30O M'6GS?W![]'U_C1
=D$2I3U%|"8983(>W51ULJSO]WLOP!
[&/'[Y?ATQ8K",_
MBN,Q44C|U?)GDVQD2&2KY"C<|#16X45PT
;[6%4S'Z/A&1IV;Z)-
MD7H)I|@V'Q+K!]C2M=A|B6^3_1MV)]^V]8
P#MA;9KH"^(U+M0T)ZS/] M(IE^V?
LK|DM@ X.R[-M8$5XD?|'=OO<_A585]
[4VKBW6N/K[L:F[B9_2%O-VF MC@H4H7??
FVEATLV>GV&3RF^L]$^QI2X5]LHL0B60;:
T#WN?C;-U8B>,Y;XQ MX+M
K!=NQY]D9BD6.9^_<^:
[^@AS##'A*8:Y60P/:@MKHX',7/DOWFEI:3S

M[W\,N'?WUY;U1>S%[>4T- 1]>"3V]
[S4P$>73-?)VNKD\TNVOS\ M/#$5T?
<_V'OOJ":W=E\T"(I(";U#Z%5 $4%I
9&JB"A%:E0Z"$B/$A)$Z4U1
M0$$("@A*DRXU(!UIB'D(!2))!00H
DG+C'OM\XWUKKGKWN'_O;9X^[_\@8 M,,?
[SOG.I_Z>.9]GSL!UZ3#
[Y/,"NJBE.HC8VP3%)>#EW_#N8(AXDB::UC
M,]DA2XV+:>ENUOI3T]\NXOE;D7*%&J40[*
WGR<#GE?++-3\/'
M^GBR\G99LS=+/8.4WR5);;EKFE^:QY#58=
?OX-5D6(?')"^X2OBF%+
M;68<<^D>1,S]J627P$D-@! #UR<$4T4
_J=?U?GL3]*Q?OW7[ILW;:VR^856
MA(0(>>X.OT8Y=E \UO;V#NT.-
GW@LOG#SEZ'9O!O#RO:?
$%7GW]&G=P=$O81 M+/N2>.(QAN2T[
=$_ [:3+[Q AZ_77(JP?E-
PTIM>4[J$?.DB0"H6/!-@[&
MY/9F3KKV769)#%_6BR2^8Q>64B3H/*Q9
MXEX=63<"E\S._%P.R\BTK#N84E5PYS>SS
MIKN945;<#_0T35_):,K7OTZRZ!%+>MI?
W0='$V MH73&+
((LF1O43A4AL)5)DF2\8&??0+> 3&M9^#%
AE:/Z97^.JH=\)2:PY4' MCU("N??
F,^D#K&'&E44Q@9E2[F5R-8OR@5W=CK-
5?J9=OGX4'#Y1EF(6WGCK0/>A!^ZDK!K-
#U0N?4-)OG6S]O1E7"Y3I,>?3 M-
;D2W.$XUWOHX&HI_C4TY^MPWH]V$2?

8G*.,1/2ID'=E@ID!W[V?5X?.3YC+
M^JAGV7K-5)T7E[]0]&'V[ZR7-
S\'Q=,:*#UN"FE@'JR/I/X'"&5 M?:
[$)OUDT%A:PL;%N/9]*
[^!5B$N4@B$DP:4[%8.3@-MW_27-WO(?
$N7 -H9 M>[P)*;Q#EON"#
[:1C*NT^LB=BVI.2S="-9DI]:%D1K>T[9;'%$
M\[>??]M#QB-K-]M T;EN=?
6+Q2K^+KV:H:G4Y\K&^)RBNR /MPJ.\2.
OW\R
MF*=60%OC\"),+/N!%GSB?)/3U[R=NQ\8
A!MB:=V0#$(O(7*(SC3UJ:VM0@Z
MOH*+H2Z/ZO3)W_*4J'%U=0(1QZ7WK?
E)4EM[8)4CAT3M6 M1QW'5\0$M]U>
<^?)G"FGY"CN6>679KZ@;D7$A"=3E0R-
=/)+6P,?JEC!G8$+4QNHQHBSIF]I;()R19C-
5_MM_PC6-IQ^RM3>Z_VQ"0"?
RWUB?,Y4MB" MCD^7Z)E1CX^Z8I\BIV[-
B9LR6"I2=][_"!-@.]=W$GA)<:5?
<6310BC(616# M6'_X\M:-
Y0!B6E+VC1_>ID9*X8FO9$L+WU:F.'2HJ:Z'(
M-:&9-?+E@]O_[39EMQ'QB*K?YUW%
([EJAI+"!)?C@OTYO6SNCK!:=!P,S*AE
M8%Z1BQQ5JW[,2
HO,XJQV),>':J1Y4F9^/H;)$-LA"IN9]
9I[PK%+>)Q-V<
M+9%DRG67SJ%>!JGK69\"6 /"QFQKV22&O
[9'*].?*ROKLG!]._G>Z :=Q.F
M=$J#M$5YMIV9Y]'FF_FHBIM#,./#LS Y

ELF1DAJM+Q4N9E1^"SIBLW'1L60
MH@+/8FZM&$YYJ^L#8B'W
EE]R:=)^@O^CQO--S(76BX.[YJ;^1K;MC:\Z
M MA"GZI3UPI/R4_?
@Y)9*N*WC'YOQV,YKKR4&9_7:Z%CJ]K[8I<
M.JO[DU"KY23."-
P6.^>MZ1\KU?!B;7INOJQX=MY,U&ZC M7
HMR0G@7\ESB;86>3^O2_)_0S:A]M<1E.9F[
Q2Y21?LTC M/2PU(W;=BB_YBBN+K;
[A[6WAH.YFAV)*R41V&#XK(WI(T#'PR^:
[Z(_K&Y)#+D%"1T3""O)EV]C22DMHI<4
M8Z?Q'G05"L3ZU),#Q%.[[#H]P-W&
M$3T!F>8]K"SN)IX+$_L*&
^7F&P9@PF)7&P=5=_<2$_5 AYVVK[/'(C??
BW1 M?
\:LT#ZLL>BXO$\HT70U%.TZ$U[W]>$?
MEQAO-BX&
6$G209AQ4XF)E%.AO9V0JO^)TR/
*VTB&F"=.Z0I@RT_^YM"O7\
MKJ"Z"97H)\X;9>/X<*Y(#P"?P?
%B55/J^J>A0$6<)^E*]L*JPCY5)N58]L1>
M];5\R%P1[PS<_-V#JB'\KO3 DR\JL4YF&'*3
MXA![9;PK?$9)J;Y/3C=ZT=]
[K9463[>W(*LV'UW5K.BQ$/&9UVIQ%+B'1:
MG- QD>=2Z_FUS')@.X6@::Z'Q2,00
VUGAJ%/DD&8XH3?--
W57!RJU;7+1GW5%J#R:4^G6XQ:3EKNFSD
^* M+ [!.T-
F1G\2U!N"\$T=&CFW,_S7^;\#K<]>%MSOU

USDWWB*Y@" +=>!O M&GRR8(>/@/EWT?
SHIOU,7DVS1&;;P,#V)1G3PLWM$TE(,PKW
M=5F>AIRK+YUB/1BM,Y\T$05$@W"&Q
O4UZ!W0]='R^D MMH.
)+BU^3OJ=*?.8L55G2_9[Q
DKBP"^#],PJ@8)$!GW>\X3719I9NV_)!9
M0I?X5D\57E R0]/4SS?#@WFU7LH\,@?
O1\>$W3F)]D*Z+6(K T2>;!RXRP?
7;8%)V5')T5W8&UKMP M05C#6/J+HN:+B
'PG>,W6;Y?_KDZ:+;+_>9+F4S#Z_(QQXA-
@07O#H'3YOQ; M Y
:G(Y:8UU&Z(Q/2.MK69SYH?
:N@85OS,4)\I#R3M?<0KM]="T?N0(4&4;
M##ZW'W/CQN6@3T\88KHE;V@&+1TP?
K:8EB3FDA@)0D1#$@:[XDX /VHV<%6#
M<,UF0"N8#9>-JCXY?
66YQ[;%_$@S@Z$EF)UR (]_3TK5&R/+
MOFG/7]5H9&N24B'RZW-
TR.#:QXX%/6W6"CWHS
Q3_7CJZ]:7_5"/MD+7S5N)+;,UE[)G/_ZP+XB
KS=2T5FW1-Z=T=&K_MP2IA'HD92H1P@?
V1T?/LA)3XPO;W,%7\"U72N[W+8_-K/-
-5]Y3MYS.*-Y@R/K)\'+N-V/Y_6
MI*%D,UR2%F[?;([
HPU(SRCIOEB'IKJJD=U;M2=&
[X:P.P_P7KUR0>'*6],Z MO;QB%<&,7O[2:A!
["7;[JF;[M5OW=!2\LY><=])>?
^@WU="UTTR##\W#ARS"
M0S4O7O;ZAJPQ"WK>VJ3$?6.5AJ6SB-

J*MT@-6%!TJP(>U0GB@UJ$)5//D&+0
M1M_NG3\A 69=P1K*"T7_*!#U'E
XUO3CN=]"I=)#B_7:0X.N0T.2HM7XAAK'
MNS5[QCB_8%_G\8M)SUYAIF&]DY%FJE5/3_
<(NMP./D]W-.1%(H$6C)_0XH@3
M]23O%ID
%YZ],#ME9RN9KL_5O8GLLNV&VA:2ZD8F)I
Z;_(N@D!
M,S0'+:!BP;S!8#Z8'L$O^\VJ3:;RGGU&681(,
*"W)U[Z74KZV\.9KI'^1N
MFO>MI'VO7TJU[#-
T:@&VKE3$HCP1)!7_]2!\YM (G%O_ _GR]
[O]%40KHY&V M,^L3YY1-C@#>%Y9N_G(&
('Q)"4PF5N.DDT,(]T!=VR> TH$Q;53OPC"
<=#@?_@PHIZJ#K.EX>E[O?
8<']:8A*L7BQ-.;[XX ME'B.@W"0X32L$ UG)
7^()_5(6='M<.*&[:MYE.*2B[X]IQC?
LMC]>/99+9
MY6L/QX'M*)+&&"G5GA9I[1%'*?
DA$,ZU^M-2K95X\M>K%4< GI^NGR(?
+_$OGOW05BAWX]6C3.:=6 MXK-
CP/&:#3EN(QIO+E&RQ_-W;:_V9(-[[N5?
TH7OH'K)>.K7(T#4*J+]N'N
8NH0^BT!OIJ(:*E
5CGG9J"6DA$L(()+NPH7<'V=,X9=&>]
M*_63:HDY:9[^MHK_ZP7WC&N./Q++$8V*N
#I4[(X M+)]OIYN[H[,"&@I//V8_1'J2
MYH4Z_Y;9VHJ]H*]0#-<[:#JEG51D6QCI-
UXN3@7PF/FJ\0M%ZG($1,#7UE&

M@+RVZX*++@K"@F@W:
5"T>8D5!#AAHC,SU^&W\MN@WQB5%=]I
).&VGTS'YM
M:\ME6TS1KQ@ARV#F1;$I*C',%W/>!_85;P=
H?)P;6.B:G-?Y=6O>2"-E_)O-
_).@'OH3W&8SL^I)-3[SI TZW?V!#?
M>X]5\"_#O^8++ MGT-#(<3;2\T6<(5GK$
SCS\6&8F2:$JXT?$0D]L72Z1:^
MM,VA=H*K:43K
L990IMZ1(%>S8I%!I)F_ABW&.+=PAOG5U$,
&[,I, M'BFH8YYG--,$WQWM461?-
%M766>2#WE;?*QU.
[F89(TA(K25N52@C>,W?N1X MK+_7(-
ZKD%=+GW5'=]:N-)=6V1']G]Q\;SO5XU-
\.+*]WF+KFYIFO(X[#(!_M@[226@@<-3KJ?
L[=V'6 U8&#PQW@<._Y%0C;$6#A-9*^6?
[''+1[^3I!NG_A M8T/F.G%_EZ,
[#,ZRKK@BJ+BP#>*%=O#$'I2?"F@?
7F71YI%J]4'3>)EJDZ*? M>1.IU#
[[6!IS,/M2=#^#L$) ZD79)R.O"!3K315EZ
M@=VJJXGJ6.W/%X3K$DML;&NLZQSJ9DRE
<4@8_?KHUGGK:].;%2D:O- M0Y,_29)B&?
3A\@U"[JOBE4PB::I(ROT73NP(,'21Q\K5)0?
#*,E 7&S^?68P
M':F"H'(#P4+]BCBI+)7^R:'DI>#&?
2#A00#Y&<7NM>WT'9C$X@'I_4C)DV 7
M8$*(-/]-9QAN^LI7X9YL7;%^E^-
R8S_]W;AG$,I(+9"]DY/]Y$S+#]R7^QV"
M&6EVC@K%(J:RD8J]RD;%+5P@:@%AXA>

*|GB!$A^>C|6!"1]VN2P_*6K;1[0WT9S-MK0]]*AM8L+*N=8AH^DYT86%9=)7=Y(PQ|BP+7Z/ M+;Q7GIW?<4'P%C_N2V9-Z42.W;LC '-YDH]$D1./ ,=@W!_'SGN>L840Y*C?FN?!R5? S"I0V.0MIL[KVPA+RVOU! MJ]=KK+,DR#G$8SXP$)$8ZGS%8"H_]DU,K I(%^ M5YT%'NZW0|PF_GF+&[#_^:|N'? F/DS-6_A5':VEG_G'ON)9H^X?"1||_E43| MV:XL_7';*E*W[Q]//T? X(_85&FTIB316K.R7_%+X4|6RMOI?$:GT"' [=5_: MOH*2I(I8B?.9]>E _7/#G[_M_^5''T4I!B]%09]3FVE(P*@0=A821. MFQX!G+UH|>Z-5OY_SRCAI[FH6)@HH36; %_&%FB:#XXGEMBWZ4ZPN(V,FV!O M)? FG-N0|>J0MTB/|&!(T#/%IT_9)7#A-<;>25XCO^FSI-Y'HM:JHI=6E-46L M*WJ5[? 9BVU&V|D59V>CVSCZ2CMJ)JM;9[(* >K H$:BN*4>Q+ M2#<9PT-H+FOQ!X"R#FIJ!F,JV* 6YN9"GZ=9<[.]0+.UE76W|B&D4Y$*NSS# M/50Q]^;P+ (I[(S$XS4SM17:2;X1S7U_=IK)U848?UXL? W*I9PL_&+1XXV!X! MZ/LQAMRV[:+%? ZQT7/#YX^(Y(&+P'S6J_YRGKKAJ_T>)UP-=^*L3*G!YOEC!OI;+C4|^ L3M6)R:^Y49^E1 ;.2>W>4)|V=; MXG[G=G?R6+T5/Q|!,*6ZZHCA5!*-JD> M?]X.P??D:HTV#[S|<6AQH#8Y&93<>G?*

W8((V].=WI"F:3]I?1)%Y'!!;YH#;
MPPYH_/M66O^M4%K_QVW0Y.?&9 7_9.2.?
ZX6;2[6]31I^':"E8<6(YW*7O2@ M""VG'
'PUK2I]ZDA_O/[F_A31N8""G,3=H_F1F$$-
/54&6I?IA$==9]\CZ2U M6/Q[
Y0%M=AB/%"7IE(=D38MO,G_=5.G,4*.'I?
U]XB[9_9WG_LCM&C:)/D M:1-UH=
(FVE;B3U5HSER*6'3$.4
MCVB]60/""WDPB#^V@O[GL7_M8Z%_W
517 4E@$1UU6&F>-["!03)!2PRA?"|
M])Y8H3IMH<)6EM,TH7-
V+*2"%OE%FQ.JJWW]%'2
R>Y*_Y"MK1+SYMU-, (=O$_"H/QJ$
MU#\V1.J,_,W'_KPT:7
$8+U#FT(2@C8%'IJ>=MEFP;_ERI.F"//F,A8D
MK$*F?"[T//<%9_]\@-
CYKK]HT1HTPTVW:/5_MR'Y^_UMT/[\YVQI
THN&4*H M7KC\L :!
[VO5^HZH%:1'*DP#%0>VP:LE&U^/ /=
<6GU&_J[IWP5&ZVH0^#I!
M)XOBR);XY1OXVIEKA!Q9FV"O="O\TIMNH
*Y-
M,B#>)0EA+5*H6J92H["+1=GQ2@MBI@&2
K'IK1M_9U_KZ4I M4I
PNT,+>)>N!LE@08X\&+@VPMPB,_D)4C/H&
M[U"5*LI%0= 3PFCP!>8![RPP:|
<*Y\QIH%$]2G0Q0T6E0SBG-)Q\:7VQ/G
MOW3C#CP0].2B[8X MS'O/^H?
^,:UBI"@R5,=?

W'.:.K]X/0VW<>PCX]U'G"7!=QV!C9[T%HO8
M>_)9FOG(@&E0$H(WIR$W&GZ7XY&U>
(CO/PQADL6I1*&N@%3J*P85V'R%051#G4H
<-J3=8J4D![::AZ/7T0
M=B;.;#/%;J,M>/)6\5WUI_F]8)]DBVNI5&8<_
XM2^,V=MC&._KJG KE-Q
M!/_F5;:B^[L\&VB_4PV%+R0!>)8S
TV>K43'&T7J8R>X35_M':_-
&"%":5!]E$9]KG5\UHB/83S6 MU>-F+"
<+KTM.D\,OR%3%
(OH)F(8''^4*D0@+MY92KQ%$DEV^5F\
MDE'#_2E/4I@<4UAALHO(9/C):AJ)1*$6"^B
DR
MYZBV^C,Z2F<$%E=NVL.@L'L'8D,S3&HHC
-ZH*+H5%>;NVU3
MQR:T/NHX:WK_3F]O/Q,/&]/Q]#@I0<
6A"1W!.CT)\D;MZ.9?(X -:GM*B"2
M<49A!+/$N:(%QS
++:6_@7PTR<%"T^-68<]C]S>VQL],@B
ML^6[5$[?
<4N;\P,FW6"MWT>+DA1O43Z"76B^$EP'7L
$UL&^_E&@JO(BPMH$,95&RE;>
M;T*.$[!SQ5"?:X(B(QV@G!
?]AB&)KWB<@[JMR]FVWNM=G
^ZG<0/]@/,L5L
M0,H_%.MY2_+OS/K1F6'_8R_>M.%Q1]
EX&O>\P(-S[('MA[1A9J(X&T'?,"U MR[@[>.
<]*M,/+"WZ$2$4)N_&)FD#0]PP<7F?;#,.MH
MLR%BOA<(*I,5=C1UCS)'M)\!8W0IA3PU8Q

M.XFWRFZLOG[Z42,C7E3*J3SVKFHDICKE'
M(/E@0VNE:_<>[8!82B4OU\9C#J\.:-
$'*!APSY#W[I>Z:.5?URM&W0;.R!*5 M1\I@
<6D*SWU5'&"R'AV,71[D2_E!QXW6-O(/ZF-
,,F^+59ODB[DFH&J$$77^ZZN'RMX0T$[%M
[9'(MB
M\@)-4R7P&V68LHMJ#BMWK^]=_ZR$6VQ
M5B%2R*$Y3
>/&Z\&=I@[/X#I%]EUNZ8KN84_,&RS_-
KI$U%N=%^*Y?Z'SG!C MW-
2A!5FTD?:=8=">GE9^0D[*>Y_%H>.SJ[K<"?
TA:4YFR]C$TL;E8]TL)JADV5_(\[R0/JC,3\12)
(R7I]91$X])LH-:XL0 ME#\
[B(3=&E,.*3.X^O+..HSR]H(C@CDN/ZEJU\;]S
M!_@@@@7I1?"='9^19AQ,\IYH".F9A[QZ(
SK&(_4!,T,$=]1:A!N%&-B"+X+
MV=7N4DHVC%("]XQW&
(P6)3"OQ&2+=&9TY6F%F8:
<;3_=P%Q#UQ4*J4'CBFBX MD6F9L-UV8-
&CPCD%G<#XI_Q,^UZ[6E.\ONMT"CI]/O3I#
AB@Q$KO M+[^];TOF<[$:O=
<*IGZQ>%"LSUY+
<"+OR9A>BGM[Z/QLNPZ^1B[K6_RA&U-
MXTB[UTWX'(BWE0?
>"ZY.'].5&E>JU4HV[M(XN)*8Z'ML7)_;5.E+I
M2SS.$,"Y^:\6 M[99"
[%Z4)JV77]^XS."Q">W.QI2Q&@YB]3V*IH&J
M,%(L]13DD(5L2RGU;56!SG1-
Q[1H1+I_&FGEA!I?^[8A[SY8BT]-

F^CS[MO M=T..NT[2<%N([= %0/2?
1A#1I$0-7/X"#=O)UJ^/!KG'?
Q\!@3\;L<&RPNYJ'YI[OBS9!U0SAY6MS"U#V
MSPT)SJ\J5D/9O=6O$;3?!WB=3VYI!&7(!PD
[]XU[C@"Q!SWKM30I M*
<&GXN(7)YU!L?/:T6HS2$X3\'!PT\J1MMRG0
<+PN?8"UT#@;V3*[3@
MYU/8!$@8+DAB).J1+AXCQ?;H*A$*!*/?
I1;U2D'OO:G/$?SIU+#U=DX;T7Q/ M^?
O3Y5/WZ7ZAZ]AJ#X-
(>VVLBZC)6"PX6OM\WB3)*Z0X),)F4'FC=FC
MIRO[N#D>Z,,?\
4U+2Y9ST^#\>;@:50WJM9_/:00%DCJN./Q;B
T=E^S9:@ M\LPWN&Y#OQ'PVJC
54/+0'*1'O @#)=-4V@!2A+*(_4XO
.N2.I6\W6PQON^ MBR[Q&
<]0G;,H].)P4*K9\^$V&USN+R9T-
'.J3W!ZI1NLD&S(-,.1)5A\N]" M'!0^-
Y+*AJ]/%!LN7]>&U:N'/AQ\PCL/&_Z8].!K1B0
2([9$G0%[MATEF'R[QV9$,WO
GKQS5)E=J#_S_WK[T?4A-:RP!Y4@Z7Y8Z-
=0#F716
MK:T*3SYE>L]W0ZPIASN]/MW#B
XB%"9_HR"F#_!^TS,/F(Q:> FJ;RT[-*!^
M%56=0'FBX\XY0 ?:,C/!^,S]@XB6^DG?
2TV&VO=[3K;125TJ%VGN=4A2+7MH
M&T,&'GJ34C^+>=I,7,T6,Q[G@FO\ABQL)#I
XP4:NGUEO2YU]M9=D2\<<;_ 3SC!J1;
M2L\H*,S'/^#CLFK0<"6D:(P.#UX?.+P$GT"

(@OV02:"JC(I#|S5>0=O(.PW4 MCC%4PIN
M,),4SPQ<$CP|-7.S=DRM>#='NFN6:R:^+&
S3|A|*IO1/ MC9C$@L91NHB%&@TT?
J*2AL=3P.
[[9F_['H'=G:+%"9+#_">G5#!$NX_HJ/E6|TYU
M.GPL[L[A542[!<)E**'U!*F%0-
_9RO:]F6L1S&-0".[(X3*W3>LJV,] XY3X
ML^R2[E0JM Z=!7_'B5N44*?!]1JIS7R'5Z%
(B_E-9=%8H^N1I9|B 6'=P;:
M,U;_HSNL]^D2D|<6-D.O-
#3:L%>K'<)+ZJ*15Y42I2M!'1MO/4|J(YS8MA
MY8*8'P%.RL8&)[-A5T-R7*.!
[VL>73:4G):LOTSSNZGB!/T6GNAMK$&G61
MF=G50T-$NPY,!+,Y?0J80 /$G-HRYR?
5A@2@X9W3SDC_P$JS4IN?(^%"/@%"
M)|P+7>VX7_&]8RKO(3XB,.(R";0
_UTB%C7)A66,T=8H],X5B'6H(>
M6TO6Y(L9X<^12@&PTTNER?^TLCXL-
WY!@_F^9 P.R)ZK5624-0)
MXKF5S*@_(F57E#6O--
+RE9M<>4SRQO(IC>4++(;
(5!JVAW0,D615UL/PVT0S
M@G]7=H1DUT'FD[(:V_';-1GKJ^RGCVF573
W3!OM M LH'.6U @VWQ?
E2)-4WE1%!**4Q?-];_PWS;|"W'=1,0;HC;E?
=D]9FSW58F M^/039SK?::Q7$&*)&_A-
,C=7%[(*T8..L[?MA+!ZS?.GVOIS>
<&%8RT$#?JM
MVIGCC'B0>X_[GQ4$YEVX=X*GZ%"6.@/!6Z

&J9H'XBDY;.(AT!Z-T=Z+# MIE7B^\[[;\
[>STO,9?"5F;/ZG'WG/KQS P>?VCX",%&_S(-
(- 4Y[H;WZ$)- MT??
P\XZWLO.M:'_8J9T"ISV,YXWWT)++C=\PRE_
M'?BFVPSGBU;NGAM9!=64[?
4@)GL^@SATC\$,FQ.
[_(<32(9O+*D49V@)"I/_;AT2Q7>KUY8E#,&
M?3GO3Y.)=VZ\ZN&OV6"%J\^? DNH2M
@8CD^]]DB6-@!/M(8G1N+@=!E)XM(
MX'^^V!-\5\C"-
:B]73WST:2/0RR9YZ&&Y'L">))K40/7=^@"
[T/C47L^(O??NY'HNZE/N$RX33 (?
ZDL];$.*169+ 6N3Y$X%S;
M"$Z0PJN7.IOR'[XH-D'+.0IB>
[(BTWD>R5U5[W0- M[?
T9*48PQBD>6O;1V'7O,5%R1%?'>0IZZ=#0U
KB:YM3681&./&U"[.2> M?_DCS/?"'#*K$1V-
J =W(6)0]643ZW2'-
]33/UA\L"]#1Y+]"V]EGT,(71XI
MU;CNYVHK+JVW6N.?*'0-
;YP(;>IL%1X&+V#-SUT?#SE4O *%2=W-
"B\I2)8,
MRC>/=K\+D)5\O*8P_WZAQ9@X3:/VZ I2$,
[9/4$]1K)\9S_S2_=,C5"IGXI2
MYU8BU!UT>FC9\?0]
[M*7U>;SB/G,+HVKVBUH7>.98M!K=#%F-
M4@57H$ZCZU*36NE@C(18LH0H@.0E9(P%
)'#U9C<=)4L[MO/XF7K0,%JI?
IL_Z9>,]2W+'P(\YMWR&I\,7<

,H7Q0]!#X#QEM#HD&LNASU
MQ!0DOE71UZ)G^L%V,0PXN]-
NX:%A=6E!F:LA@2<>W,$L)-|L_4&.B7Y
M+#"LQ'9,EX^T7^0('W06H;S1#GCKZ!5KC
>6_ZMBW&(;76J8/+V(T3[_JJ
M,/VNX4*U:LHYB#1M6GI' +_-
R>HN!'|>Y7FK)OD:% ;"^%YBM>@)?
>B>&0"=
MGEM7:F65#%:PEC!F5FJ7U5>'SNQ&E[(ZD
M@S|*_&)#F"'7G,5'=Z2^6:0HBVXXV$EK&-
AVPN_*R?I/=4+%D-EASHH[-_XE M%S_2+T-
FZJE,@_A1XE3=,-D$9B#
[A.R#:7JF&XN=8=6].'7?^DD8QUG+ 'ZY
M0OW;5BELS(H/)]K+N!;ACS##13!_0GU,R,#
M,O:A>@D%PJ[L?!_?1IY5;A4@:
[0VIA'W,-1XM5$39Z_"D3ONH;+2|8IHDO/
M;6J1)TD6G:8LSF+X[AQ875MB2'-5BB7[A5
MQ71@O]57NUZR?<$Q=0C%"_MT$;|YI.=
2:GT.8,&X[.+SI,UYEXBFCN)#X,/XKIHHS53
MF;63KETY^V^CV(^KJVNZO7X(S_;@:6F6X
@EKKIU'M&O|V]"K)X+OI7WH
M|/DQ]&T:|GAC%|UF-P.[6X4G-
GW0_S1POCS.I>Z&!;DZY8&,VR(@9_G"5T;]
M;|-Z @|AC|A|;_;1D[GL(^O488Z4Q?5&6,!^|
<,27|M/X:(*]8^IO&15T@.U
M/9HE"'GC&>@$VBD:WHGS39I=_GFV>&Y(
M"68PVLR!G2L|WR)Y$S^)&@G1Z^5XV9GV
W"8!^/#4; M*T!6%,TDB/XR&]LLC!ZU]
6;0Y5D6"SZQ3/L3)P*Y&>70YG:&#W=

<_";&&IJ MN&AA
8G/J+8A[J=B8H2J5/'"%;@.%J ME-/&1M"
(A%I0"]W?-?=H%#7]\^;2M MK%PS6?
,#Q!POW$-0+^B\#,U;P4N4JNN"QHN.WW[]=
KS?@F ME(V1<>JX@]
OSY]1GOWF+,4"4C?.6#]:B+H@-JX-
8M$5G/Z:J8X&JEU82NXP
MEGIX53S]4:]8],+C^7JYO%,'=<|*?
0Y<#Y2;WCG,3\UVNS34-$6[IECI6*<_
M8@&^J4@_ GB@2+)\R2@78)5BJ"RGD/(-
Z[$IR;*VOF3);&;ITSA]P1,%8D^
M+_WR(O+.7J]X7>S4]?
($Z):E'O]!9J0V5_D_;LG>,YC9VO=*Y]!
[B76>KQB']34_1U M]F=W6*E[AIXUX@Q?
JK-42S@;[4$? %+ 6^!3S>K_ B4B=%%'
&9=_MZ?IKK" MGJ>_!'X)AC+)4O?
+&GS+RI6ROH8'0YU.:5^++)'G5S"^=+9;?
N?Z":7,#D3L
M0]_9AS$Y"TJ\\U!'[7/MA9=2DC39+RV!
FYXS]/CU5$/0T3"VK/,<1UR-KF;
MUQ*,Q8*%7IF6>8L&F=: M6CJO2
7*VQH[QC!&G=0QU$P M%M$(UE<
J00;&H\;A=M!+4!CX\ L/%!7'IN MH9
MO@@\M3*=<] 6KS,[?=7C
7W.F[VJ\L!+&1>&;H[7>>:Q/*"*D,&-
>%S/$V48 M<[YIP5S=KS)E MA]9/0@DG=*
[UM@DLA.+L@_^1VL4@F/'JW2_>&UZ-
KAZ&Y.N+\P)%IQ\&ZGP2Y W
M'BL$7J<@C&M;Z^>%>IOK[6[>7PG]**F]^

]K$V"/-^_E='+O=H\+ZK>9JI
MFXOPU8'7"^F 9\]&:HKS6.3A-
$.193E'VO/U53I$3HB+AV_9CHS>,]NRFYU
MO)*&'Y[I,YCQRMU)4A#; =P_?
L408/U]1X>O4QTQ-4U-]8GPNW4V:FO.[6I*
MK,^Q3A/ S MQ&224PE,C%21)_,F_Q=O&
<%5KK$/QLH ;LF8!S@9N*3ZL:087NYZ_T
MR]&S(6) K'Y%X=G(V"SA-),?!6GF,IQ?.I?
2S+9,-QUX,S+J>"MO_4[59N^N M[&
QX9'4.\.CMP"X
+!ZMQJ&#!UFPYHJNR75JW49_S/AFQ\\UP/
ML_XW/?
N_XT+S_^+??]I1OG]]_1$'X=;.OO+'WXD,89T
N8X
GR]27A$C3'&Z0\0A<.CD8L1,G3)XW(4?-
Y&%^]6)NEVQ+WF024FJ M1JSJM(3[
K@M(4@N^
R"LYGQ=WCT39:PD^J%;\)FQO+IX5UC7);,Q
M!UH=*G]?3:6[][$2%PG\]E"Q ^&'F
FZ0HDF PO)9H2PSSD>G8*B;]XS,R?.
M"6)Y#KG7"_,Y2Y^(E/+@.\1XVML5RO(&0W
M/DN W&@=)=-
AM5;S!W]T5;]@U@9LU'&QPYYG*G431
T#'Q:1>1"7Z@E#GK0J.YS-VFANJH9F@@?
PN5V:R%Q4_
MXQL\MA8Y^H1*3#]5T/OA^D\R#N_81D*!1
SC3E3M"=2A'+1H8>--OD\NYW!W
M"3;9Y3"TWTF]?S#/-
"W$(^WBSZ3]9^**;)8%0I]3LZK)7#1.R9#

<%@6:6;&A
M>)OW=Q:0\;GR-.P4HG;;&6T@>;G5%X6.DB
(N1S?YRX-#TYB]Z1?.5!,
MIKRI805VHHZ1G0I)L29U+76Z0BT(F36>$
*?SL)W7T!7CP%60.Q>Y0 M)!MB(1?"@?
*,L.WP+?=N9(S?-
=UXY_7"V<+%M\CNVOBJVBLQX+SJ&_$KH
MD6!CN8H4-
0CIM$?'G'$[@JU580U5O9D4C&8D7R((9XF@
M_:[I)T:^8"Y%\LN'VES?G 81YTB;&
A)7B42[#I$D_^3%2K!Z'6?%K^MR-02Z
M4MG?%'>Y?H
\DF9M=N8XU6D86D0]=0>?B-
GLL(AW5B;%8\H,KDWH\OB$3EO$ M-
Y]C('S9"]U.,L_V1&?%C^WZD2\^(1 M(-
$&0;?5WN]%(J-Y)<:V/;R]!K=IM5'Z# M>E@
"44+AXCVWW3%R+?
Q9;,:F<2R$%&4SF[SL[5!I<'V(&
[+!BBGM@+#_69?
MYK8\8%YQA08E'^55P4 =/ B+?
3NQ[E>KX]^M*UGWK5DV[Q8WES??
Z"=KH=?1 M*=*]*I+W\RNEK?
#U()JF/H;SD'P)X.XC +=:CK$ABJ3_P;"(-
*I?/Q,FE^'! MY$W\JAZ?
G_.2P7VK5[S^";T:W0X/SP*
(&>R/9"8M$].K*9DPZP6A%J#C.%D2 M&
]3B6 KY,'E%MV1X -I'C_;5^N(4[!ZF]Y-
%S3['G.]3;-Y__Z0M,_D9 E1_\T$ M15
LRJN+\CQX:*JCJQ&5J$S#$^.9/BXA[E'0:=

98TESA=,LGT("<9'7(V^E MLRXCN8|
OC120NJ,R9R_>I!"YX$,T+J)#DM'$;ZN@VOI
M>)%Q,^|N/Z!WH^"^561$F2$L$EE?
|1D])43T)=$?C^U0X?=Q%B40HXN|J(+I
MFV|:QL0H8W2|&.BVJZ($<@YO(@90?XR&
<=!&BX*J8!%=Z+@C ,L K]LAY=I
MP8]:".;6^I<[.3B*CQ)/QT00JTPB/VC?ZQ?
X*,7O+A9)M|/*LR6:3S,0]_$1
M1>TX>F)|-8D9JUC! &WJ5L%4,*])6E?
%_%PCV!O:9L@7F. P0=QOG JE'GA
M]:/@U<.;*N=%)":NCP6_NJ M&^3!'P'(O!
[$)Z1E? 6&F/B>?,R8
|K7F64<1PX*%WYR|JY/[!7F,/K8%%.L
MB|0NG<00I^VH)@)GBF_<(]ZRF-
Z9'_BMXV0)V4XN?G93U4L?7XF*-0BDFYQ-
M[]UO9^2F6]FQC2*?IC2IJ8A"C|-
/DV(Q@S^?
8TQU0MXUK&L^^GG&BNQB:7/5!|KY(PL?
KP("WK?YX!)F["(-(=&B'
M*QT!GIRSJL:K=/KSS4(]VN%G&[+.U&<23
CB:>C-#H818PFCI8S32$VCD^<[
M8$R4!EVM?XN@8|B&I(MA^)@M=(?
HR:JZT8(J<^]O(N#@_IK|*?21L
MV*^PX)HA]?O|]>5-
VM<>TFB)TU%^7$Z^0')#@*/)QE@ABLP0)-
&J_MFZ:VT4
M]K9_V8O]C!BW^B]Z&_V]T0F|UG[/B3C*NV
M=I7/U-*M.RPGF P]V-
K8S?)O/]83;3))25,FS9[9O?

D,PD2=M(74*VO'G*2
MM4C/,8DZ05T.M91S#J3-
L*+Y/M[\TND:9]]^M6$R?
H:/,L[%S'U)K2WN3'DV
ME>E!&9F5U)#GA>*# V#7&^L.E9$?
[$@#F#WBB[<7W'./ $/5G](&7_>PO.?L
MS;WGJ/#^7L@2GV*HD;L/,!V('SN?X,/NSV
MSAWW2Z2>>0S9F$IH020%;$ZVN1[3KA
CJ0RP<+S&^J!L.XKKUT%F\HY5 M
W[IP'RN.5F=HR==-D?"-
V)XH>F,GE#X&;HXP(%R
L%B0P:OX/@]'Q80+CZ[6KA&$^:A&6[YY*S)I
TR6^;>;#>.!& MWY&VB3&TL/K-
(O!)8_T3&.*M%V@ZR_U9B;?
ZJ'Z)/8^-30KV1+#M_D3@=OW/
M=M\DQDXPS7'0:U^AZ7,HB8!5>70 2?;-
_TB*RU0%)^]Z^FTJA? UCI)[ZM/8
MCZEDRINC(^I-
&UZ>!\!++2$91P#AY4^U8/RUB-
!QK$E%B/$WL;&-Q:>EF0&*
M*TGO%=E7D$F+]X0+^
3*8R.B#:;^FJG1_,3%)#"7JU,D19<,YZ M-
^YPKB@6==:QI'7P7U_IOB@>U/STU4L6OXM
0XF$_:#?G'H/DV[$.S\BH&SQ
MHI5%,%6"13*D0U VN5PV46;U:J2CN4\.?
KHRYKK4P(6I[>Y7//4$%>JIXS[X
M/6*MQ>3R-9J]@;"3WN[I:Y8G39__D9>PI9-
VAF6T3[#CRS6!UY"\+?2;]#M
M&/)LH:-0"R4H>K+MH0

TD=@[IBU9MEH'YQM/2?Y
"O57VC#*L^'=;!X.9? M8Q3V&J"QY'8_GB98
;_/L]/8.Q_'4WB7QY+03-QOXX 4@CS(T!E
M!H@B^ZG"M]1"E'P1[]&)$]6A[]'4F"D3;^#(
P5[\Y/.ERX6XHNX(@'D&]D@]D$7MV_R^);
<&T2$!'P+M6""VRL*. #V>]-F4*-12ZAJ$
MJ#I(
TK$75QM_()*K"X+R26_+P\J9'3(6C"A%"
%\4QS[+6VJG-UU^$P.I>B
MZ!>I/4,L(JBDJB&BJZ'AF/HG(3@+*P+K%W
79Z V93
M";D!M83(8QH<6Q5D[CTJTV8X09'HBO\%H
4US1TA\VP\8 M.)5QF7?&\NY3?X4@/VX6
N3!L!Y(>PW!"O,X#$2T@\NIG/!O5/IF_%#B+
MV=QYU.J1\50(U-
I>L4;.SOZ[KX^3S^\'UT5VZU809+Y681W6?
0K MD:Y(:79;8,XYA768=S"K/93*R.
MM94JM?P8*A(VJ%(6X6((@!VG*>HB20B+
M9()J?4;3@ST1)%G*F.Y9$J*B9AS!'N+I"
[F:PMUPKG#LW'[A-$9_,O'4&6D7
M]Q"AA%WTQZ)V_T0(33(6\L U?
%W^(F25[SMEC-T':5WQDYN+*8\N!(L
MG3\KP,]XRF+L;NO0VTA='DHE%42=0@D@
!Q8* 2G [M?01@V]3EF?>B E$C
M(5<Z^^GFY[J+> '>V9J]V4#?\.(B.-
N(S)%/SN<,; M,&9"2GPI5 OKR;%&9**?
\Y3Q-=I8\5;D#^7LMNR4$("U;%7M?#X'?
S?!3*@@ M(O"I/0+-
%S_X/!RO*/1NY1CO+L$,NAA^2G:O;MB:5YV

M'C 1Y0[^7^U]:3B4;QCO"-
G)OAN%*%NRA6&2;$F*LJ:I)*0Q+;)DS-
CWO1#* M)$39LDX)@[&DTF1)EF1F1%F&&
(&FGXQN)F7UZS#+19Y>
MD+THV*A>JSPU,Z2NPE_.%OC&L(H8)'$T=
(G8 M*7J%)F 93N?
T)D@5/P,RFE,FM":Q:WBY 3JL:0LQ-
7\RF6R72T,,6AE.,'W)
M8F)>LSX1'.$,7\J7SAJ2U!T +*M',*@)*#
M+2T<.G#OWW\-H:RNUNH6>P44._A> "D?
[Q,93I0?4KT/.\ A]N:X@/5L* ^:
M6(R3[>)"G@/,&I90.A,^ES%VH\6?'>G?
VDA6NJH MA LGP8]1!UDYT%LEV8
FNAL=9X(#06PU4YFR-
+V=BS29)V\&2WS<'D!J#F^0
MP/>^/!%T_'!M0/L/;EJ62!A4!
/:LKU[H.F5GCE^8[0$<.9[M]N?G;PEA*!3
M4-A0-:^DSEJ2^A[(*:'0A6%W;Y:5]
<#OTRV2@I1ZS"\
[2]BKW,R7^]!]3>U:;HXY>CJ9?@=X%LVX
MRO[<=01 4V4BD-
K46>D.6W!R74*!^=&67.DD/>E*3SKX;5$W7
U&@B8 M9PNN,XR8 0#^)?
(80*#:=^.H!]F]_JM%(D\F8+)<:3_<
MYJZJ=+UA&2W8I8@\R<)TN+WNX134PGC
UJ_VQ=:QON]2D]4,$O M'<-
G2>/'"@[GV88%SBU8-V)6TK2X-P?
IX:P4="",!S6,:RE<[FJTU-V!O#(I>7 <"J
;MX%3#$$ M(KB)8(HR"0H&1#>[2>-

[H("5H2I"N%E>=%^DSD(9_Q|
[5D7C";G+F&:.4PD- M,S5L@:%Y-!?2%
("1T5.(?V>Y2%()@|W!Q=E)2-OZDO?
#9P2&RW*EYW@?1V?*
M7F=VG_W%'7|E<7Y8B.R,62VAB9$]5N|SA.
EV/)L2YJ[|9=)^M%#^1N/1CDE7XKC
M9>LB35EMN$!"*NQ
E^SRKE7F/$%"XW?"MM/,>8D-GG<=-
R$2US]^DN2]4[%[M0QP6P %3V6 T/TK?
AY/T_JJLBN3>V7LP[FFD5?11V 'KH"
[#T(.Y;:^Y%X^I M)PC+|F9?
OG|%3)6DN[!>,A4Y<I,V#5TBC
MKK$J6EVQ=S7<#-
[_PLKIF(3$]9R8Q*;]41F[LIQ|B45+ZN"
(U1AEMF'$)K&M
M53^F(XC8L#I|?"/8>F$YZ81.GH/)VH^NJW
0_X:FC79XD3C= M4BBXC:*;5>FO6_?+2?
M@1,6IK++'29=?J:G&62B F#&
X;]-0U;)O>C]2&G6 M|VU$JH)' A,|/X,Y,
4HH$75)W;AI-*K!3NRU>X0.X@K=) M$)|*7|
:%_,+^:WMCB;SVW8>
[:DYYG+CT>3NC.@HCX(@7&- TFW4@4&&
MY2SR.JUN/>:1@X(CM6YLZ87L6-
PJXV"IA4;
[5/.O'X!ULB$GW2M^Z=VDZL$^1#Y%!6.E.$
M;@UD,XXQ4:PBX^@K!.>F<;T.V6O5IS/A]3/
|^.MYE$N M%L|+#GF ^C=,R7(R>H163LY?
[];?
%]'^F[2_CMJ[0>H"1^Q^'=!#GB1U=!XW

MN@D-.I]R_H?>PA'3@BNGN,?
1S2ZKTO/H9$P+.F-
+/T:FU)0:W@M59)K@VFA6 ML?-
R@GI%-3_*;:4[W^G8CJ0HDT/U7I<|&KZ'AY9
MV\R@R0 1T&1]/J!LK04!GL,'ZV45+!
(_ZR50#F\>EWWTR;/\YNT!N0'3IEV^
MU3FJRWQ##P(XRC>
3E%8[U4^MX("R"WE)RF6=9^5=3*/6-4>C>
(NT:LZ!2/ MSN?.?<^VZ=%27'^_,TZ@!N?
$42JH&14N8)-
A@32D)>/AIGTFLJ9@!:1LS0"I2+,?
P$R*#2C8Q]^N;!\W M\FB;*&].=
QZT?;8J)MKZ)"D6HR9!D@Y>%F!G^=J1ORX
HB68G4">#%#G.LE
MI.)$V4JWK/2H@RFA*_8T_J_7'-
=NK[Y\HZ_<>^JR49G_QK<1;I.)ZU*Y\1L<
M[2VY0[?!
<2K_]A/HK;G$4N%O$&WB7Z1!C3>0<?)\IO'
(J"5(&;40ABFERU.
M)6)I>M6WVX0$_!W'U=0.K'I\]NVWX2JMX@
X<"1/ >(]*R$F-< 9QJ!GDC3
M[Q=+\NZ*]YO/5C%I))4\.R4M%'DKI
$&U5;.D G,FL C?W G]6. H]AN1"98
MG@FC.L$
&RJ9T7F7*4,')_8]R1P*U='22GQG,RW(
H^I8ARFEF M.]T8KH[P?
\HENH[]8Q>;8!PMVU.J0#4/4@&SQ\L6'-$);
[ASV'+F1
MCPIU796\>BW/*@QP9FBBQMA*G-

5Y(^^P2EMQ,3\/Q0^HZ--^F++!(\/M!NW8
MH-MRN"?U?LXU\",63T(O#%T56_;E)-
@0+9D>R7K>85O)[G-Z@92@*>.1AZ*/
MPU+XVZXJ'SNYZ_K![-
HB9LOL@_C:ATO0OG?
+H9BI*/)Z%H[X$MP"SC2> ZT\
MM(_KTD1J8WIW-=,66E@C;X.5K69+0L*?
[Q?XV P2[8G?U$-M<,I6SQ@VF4TO M!&
(YQ<\$. R?9^4M<.EU4)?
F5]110CA9]R%YCJUA,NW.^,T(#8=UIBG#>I
KK/0YPCMY";GW3B7R M?;YS-N5]7.
[;W7W!E#.<9EU(UV
]86LR(:SD+BVD$NO%'LA?-]PKO6\/)%'6
M\8Y:PB,K^]
7[]6W8[*A4W;Z:R3BF.)X_(&EG.!Q'+$0VES%
M$(_(9DOS>"?
6SHFY#10LCBY#9R&%>9'ZK66V-R_J7))Q
S]YS67&.-1H=9)
MI>Z!^L&"EP%P_\N%K1I:LVMS6WN@[2]H/
QIGH7%[P>QR"K.'ZX M"$37_\$T$]*[](--
[LWX,.V!].J5=G77,M<)GMJ[3BT;IDT.]J\I:G';J
MG<="*8KGL"-;Z?QPN*ZJ QP.?R&@9%
M6)WVG/<\""0*DC;^7TZ&^+\[9^-_M?
B%G_PU#YT#]/>8)JDM2
_H:CJ,+$+>PYK5#]7A60>&52V^SM2;#?'%0
M*(FC78E$PJXIC-ERE:,-6W>FQ)(G5_=
NEDF!:8BSHZMGUR;$KX]:TT_]WUI
M5N6_OGL.K*Q#;5!0]OA<_IJ*XF!ED1&
U4O@9)RI3.Z)^.

M1S_R!]:/RN57/I*7/UHAG#%_*#L&W&JZRF
JCYOCE0UY&E+O76E@=.?:WZ
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N:@;N-4V:&8&EB%"PIG0+N:WC16_P@
M<3BF+54G_^F11*G\Z1N;
JJ8)VW16O_."XKX1/]$U1Q8R3[[BN5[9J
G"G6
M&:J>]/$4>E(Z5,0MGYOB6\9L$E!;%,H^PXI
A5T5&,4U"OA<7%Q>QO M++.ZJ-#?
G0UTE](]D]'@04R]*__U0_VVF3-578%;-
G;HKSV0'A.X'IZ,%LA
MN+^!'*8R&+P$!@[O]!. (] ^M&)$WB?
Z+\"/%5_I$W3!*M&4KA/6!>\I%'UG
M#Y\|=Q>6%Z"B=%->S\M-T4TYL?
KYHX4JWS,A%/TPD^_H]M^XI"]!UX./WLJW
M1=6;P$RBP)3R (9]0[?
N_3Y<4T,FS(E6D'YSI_U!>E#8SMU;9?
M_MVD;W;9I MVB^>K[V9+Y(309L#-*LH"
[(42<:!6QB9KB,1[%V8-!
2E>XB'9TU\"WDVEL_
M=EI;CKJUTD<%XU0OI9;^1XL#VBNOF=VI
NB>2?0BI3GWZ8@Y__/G$ M0*KRA.[+;
[SYG9.'CX6]2XHJ*3RM^O7?Q#:
M@O7ALG#\;-'.5EQ?
@_)4T*/9'B,ZO:'=L2).>M:
(K(6'YBML;/A=%_6,A7%H
M9P_>0V8$]4%%.,MKY#+3H_%.;;=RN3RPE
M;O2W0 /5K1^]KW5N:@]$?E
>"#W0<0U1=2M8Y%GE0NOVTSR?

_((C9PQ%AK1!
M'QD.JK&E+EU,/]8+%#_3])L:$##ODF6.2&3
M/.*+9[JN6,L3O_^NHI13YTA5W0W_MAQ[X
MW'GKN+QX_J4KH,M_[W&UEFM]/).O.=
(E&3&&WP,)<"JU":;" 8C V;!/CKZ(
M[J_0I+7M(9D3(5L+/BZSIV"IQU_%I><-"\?
SO'HN]N_;.TOV.$X>%XR;0K@! M&-
I8G\EN:2-\WJG37#$=;J7M+
[,$#SY4_R'_XK/1=U\,":W1(C3PO#Y>+"'Y
M7#H9G $/7[;([+>6]]F3 MV#YS(X7'8I'!-
(DUIY)+C^4/V3U><%OX:A4',56" M,,
(06=H.7J$45SM9MUA8.;5\:^-
RG]\FU^4[GE6$9HNVS8S[L)*??"VTBVBJ
M,V:&>T#V+ VP\ 7B(3\/Y'XY^!9!X?
&J3&Y60Y&X]7G+U5X7MZ+UDBN!0;8
MT:BJ!:OIC#5,OU>SZ6B<L+36IRN0>SNOZ
<%P7@QIU!:")8 M=!'K/KK-BH0-
>FS8/'XSYN^EFE X()U1^7M^4?O&?+G"
[OV^GQJ2TR>BLKZ:
[E8@WU8DQ%I"I&ZA:9U!T'87/Y8+/[O+I3^K
0C*'@) M)
[X:8@236!;R(['.\>22QO6\TFHO'(,]*XH%B5:>
MQD-#)*"E]#A$],)8:!!2^%*PUR$N
+!"U3F,V)TQ5%X)S.7GH +C, MVV'@-
>S/<_*AR7!].IK650FON'5\G\SN,HD_1A7R.$U
MI=JL"C9/A.(7_<57:"R8G*Y\1-
<^EO+&"U(8^C0K.8=09^6"G&Y_,"EI#_ZRL
PU,#RV<=QQ?
YY%0="#E16KR4H6#E5P;D91] MID,?

GZ)"D$IC;##R%&V'8LDXR)
[D@)@1FZN#IMEG,KY&J9]OS?*]*=V^>95A
MA.7__+GKLHC2A5]-9]Y+;6;; '^)#0)
/%O(A6$&" UH;$=9H!,/AGCX9I[]
M+F&S_PU-,4%-
<6I$Z(A2HYH4%WTQD^'&)JBH
5%52+=_9&58A7%J0E^]950? MKGG!,BI?
[S087Z?9 MN]N)3=-_20UK:=!
(BB=5%#A833VXB[CM)ZM1]#4%JZH,7LQ9
M<"_":K.2 ^;GS2,>6N
._%B651C^H7$XB[\^Q+?^RK=]0XVS?
O:V)]&1;X1S M6KAV93#8Y-6',!]J):(]'2& 3(
]H3HYC#_@3W_OVW(7*.%G\O6/*
<9]Z@8Z7\$UEB#H MV)"V!PI)AV^#-
T50Z0KU2I9M@I0<.YXJ)S@YLN_[BXE
M.:3\5C=!T\)$8A(BJKVJG[
KI2(+>)$:A&=N>>>O/@Q/7JWSZYBX/A5I/K
M->^!*CP_YE.&L %$-/\OBU-
'H^,M2QSX:$"W]%JCA8KJ'TCR.UK_E+UXU!
GL4#%QSZ3&%>KF%T(M-M&6I?
^;#AW'8>!Y78I_2K5*KC1]:W61=0XIE6K&E
MX_O=?0F2![6"0)"6ICTP0$NO7'-R^B;M14J
A9/X'TYY'Y(@YVB]9
M]2$&'%.'63D=+O=/,/9C&OZ\H/^=V7$GP9\
NJ%TC.">/QD =Z_^-DH@M MN"
(ZPHS2[WMFN44X0%
WYRE@+!2ZY@HAG"
(NG'UT?/7>J2.J1S1CB^O(V=/O MZ0@J#
_7GI=-91L&FI1*34P>SB=K=HH$W/O!K#FZ
_

MDX,S93D4UPG0H-7X *^-])/-
"^,01A2Q@1%;Z?[$RJWL<*6-_?G>.L>";8-0
MZP7+?Z<-+]MS'$@R[87%H:EG?
#WP4#XKW9_H/5XEX%]M=>*Z;U>JJ-1];!1
M6+9@[;V3]4U*+T^BC0(65$&H5
!&SP4$YF&RP3^YJ9C^X?U[( ]J?_$LD/1Q
M[KP=W$K"L,OMJ1:XGS TL'K#C:W$YA
B'K;NLML26+1+/:B]S)P9P: MQQNKE_3F1?
F>A7SFESS\9TA.!*;'_@ENWDGJ4./R#N
M0.KR],ODEP.%
[4E%PA,;Y]3S99$UOR)K%U)_O&\N_K4'NAE
MC,MT@/O$]BPW<7@QOB9"^V36%
[,6EE'0AL:XJ8&M7)Z!4O*.J\,E;VM1H1!Y
MT"ZC%]V:O#H_7T*J
CS([.QPM:D?/T_V7L_]X3VS!VIXESK)6\
SH'!1)X;V
MWOCW7%,XAR$1JR@(FF8_FY^J\BXD]_T2.
U^4M]H4*'07>#\5<[L$[4IZ/Q
M2=,E*;QMV4_01,P0#4,/9M4B11C:5X#?=L
K:C.,2J^L1QK0,M.3WX[H])V] MG"<0Z)?
S.)5T?>1OGMWYN-
H6=,]A8WT%:^K8_%RO2V*IZ4@H.-4-
Z=SYR+[U M>]GQ$GB)]&+!#R3;<_J/9P;?
4<,\+A!+:=Q82.1P;[3;Q!7D6DWT$&
C4D%RGU8LOTZ6E ^W3! M!-
DB8D0/POZ7K$(!\3JDM K:5$6E"
(CY.A:3@L_" *2-9X5!4/N>O?1J9V)!2 4>?
Z<4WK^&S^"(O3(T@H7[\:UJ:Q,4WH=.I:
[31B5HM? MNF@2*Z>1]7

"MUI4O30Q1_5>G[8R[HP[@29)MD6"^7X$Z
[ )G EM07;"A\.7WJDWC2M+NGGY"J
M7N31$P7&.L-#VU!>U"2N:.X/#9Y"ZE U![-
*%;OT\.-XRCAO;JE%VO.*3'I8^*
M+/R$E%VX^9COSGE'$#>L -
=,62CFM.FN.86KP=7X])2O>KWS9J8![E5*
&C^ M0YV\/^8!E(,,D%X>O> 7TW
,0@JY=&_4>T#QQ-
JH4='V]=FAYV)?"4\@7]C[R_,W!/NP((
MIKF0!@=-L$\X,2N7 M08I?9F-
!!VG.:1"*0DN3[UW8O2O\9.[/9R4WP"3Y$^?*
+ M->6?"^O/H.G)C^B7685,'UJRV?[ZAB"R
&VQB-J9H:$] M$&8F 5(V^!%=*
<3)W9IK1%,>T?39 J]H-
E>P&Y7CT!:FACZ&\4X/\OA>ZON
M,6^CXWZ-V&OC7_E^RN!:Q5;W0%'S;M2-
,?++PL,-K;I4][EC5X/>!XPC]>NB*
*MRS(VI'@Z#'W@]S:.'%&_>R+7[M=U140JN**
O.;A\:RS<;8AY@'@5>TF55S
M3O@>"%Q:;P%+Z#T?
5DOIT55Z,Q0RJO[QSI$@)V)!0B5&+%.SP,D*
]]KTH
M2Z"\8BF<5B$6+O*9Z:4^&GFG$P]RGU)'YI
2M_UM9]P!V];5DWEH,[BU'2)='1',O&3*E?*
M-29NQ#_4PW 5DS/^LS,.(2(
MM'\DG3F]$2=\]YW88;NO]
[2_UFSL@>C#\63951IMARQ+N<\PBM@#N:
020]P M!R8#Y^38!U;J&'\U"T[XQ>BHKU
[^DG1]M!USV;F(_JEUB6V-S%V,-Y,IG/ MN*

RZCE=D)2OW@ZS^'TX*^U|>[V0%97^"-
J]3G$@,M# S&O!Z">1-C$RM_OP# MN3|C,
[!^-+#(/_N$O&"WDO#O?
=DQX";"*H.A&X&:QT-!73)!78JM[Q]$#;:*
MJ>]HW,<.%[L'W1@XQVW
K2DW5,].VX*V;L(X15$=?1W5NT-
';OSJVOF%TUVO
M6_7;1D+;Z!WI)9WY;%9OFE8#9-+^=*
[P/57_:TGN|CP/W:700BAYVT.?9/'/
M>+T$1R2B=L3HCM'0$G^TXQ6A#)+&^K-
+&**P/Q)7IZW 6!!HP%YQ^$6-H
MG,T#&/8='[S; -B?[@U.Z/I^[SIJ>A#-
V,7+D#Q|G@+R|^;>O-1 M9'B%">7H|LJY-
$>=[-JS'|]&||T.GIEX$7,D
HV_HD0M+2XV3>R ^K_T&F37 M?
W=IO>2(JD0'R:^
M'X@NPVB$X9|=!L]F]K_!Z2OE1:PYUGW4VT
*OY9A(B$'U3Q[QP7 M.F0B:G+=;S:9I
B]TOI|<#H/:ZE<<%1 MCC^,8+R !3Y<-Y(T)
[!4(&E^._)VK5IJT3W1T8O[[$Z>H-
>TM8=A_(W[A_,S MC@V%'RM>0S;"$F?
B.^7J.=R M[]=.ZL|
[IZY=54D]XKML9LF_XM)!-8UK5?
9A1)VGH@HMZ=OHMN&J@=&U
M|_N>+=S/ ?40Y*1?
V8+!6VIM17N;H|)/:V:@IW+F
MVK'@>%:%%:|++9CHD8528)IA;*GLUGGEP
MU# -X73XA[927-0^*-5>/Z'P$?
0(<;DIE;AAYWL)K88?R$<49:J|.551 WB

M^!E:/^^XN)V";PERX+K?[-O]JH(,&W<
3;1$]\F@=+\C)2NN++>CK'I>S2XU
M.MZ%QV-
F/WST,E.GV@:/G!1^B\6^QT;Y5$MX5I[*LS^<
MZ5(.^GYA+HC--7*U]/"LU-
>E\S5EVSQZUG6OM;A%K.20QEFF2=#D8H6
'I MT"7!J6P;$%J2,TU
M>.4R2F),#W[[J\:S%KIXQQTMT#6I>JFK7+
(J;G1E?=SH[IJ+:U MI8;U(WBLQ?
F>GS_&ZP]$D0;Q!/[IGU,1;MT/]8I$7_2W\H>
MSMZ-U+GDT&'7=9^Q4$7MJ)F-
E[L;0A<=0TPR])\0_:GF-YY>FM;BDK_TN 9D
M+:>Z4]L@"/!U=_$ZI3#%B76:=CY#R)G6T9
\1#(-F2B58HK"R>& MW-?
N&NA$C%;RL@^G5S0KW+CB2GCZM\R$"&
[Q,1O%>6]T#4G"L14*<" MID.3T%0H, U?
R:SKJ%_-$%:BQ7H_/K_!$LD\
$%)+T.>Y*SZ?D"HRFEPC:# MCQ_??
>&ZZB"OF9:(4F9"?
8H0'MWM)XKOD"/MBF26N..4#&8>O95\NC
M2;ET*H'4[F.9AX2.\!QW:%!7IL
M0KM+CY!S]#;/V%K(FNG:?2EPX-
L\Q"'=7]A"%59,XR>XSAW/V.50SJ)S_RT:
MM;VMR]=;#,__G.+JE.XD1PYWM59MBG%0
[2=:0R$%L:?=P']B2,Z+0H, MY(M2_WZAS-
Q_NEG,@5>#T+DDG&@+XL >J-
>G(H+O=,NWLX?57LT$G1^\NX A
M;DK;P.E?M%H!.'5YL*]\H. *U\BU"=
=X\"6:O=??.IO-T^M_TU5WQS2M R^

ME0;Z,&$%!L3ZS+R]JJN[[=-
#WXQT^U=]IT_^;1R3^-^/T_X"Y$'" QAQ3
M1I:$98JOLP7Y&+9(!R"7&GZ9EJ%B\%U_:R
ZMZ_%[>CE]U?A_.
M&DHVQ4P%L#.BR'QL*7?
^9]9]9_YGUGUG_F?
7_EUE<5#!3=HPMM$1-9PL)4-.[P2)L1287
M33.^BAJ>JM>J7?
+LOAOVF9Z$S]T#MN+"D] M0B@"TI$.
(0%$FB34#6E_//><<||YWW?_>||9_RW_&-
^"F9&,K+WWFG/-^:SG M62NT"=H|
<-34T,008#C" -RE_P&TWP"/_GW?>ZZ
*T!O#+1IX IPA.%/^_-Z
MY$]C8OSSRLS$Q,C$PLS"|D_&RLY&-
U86%C9.-G:./XW^CHN3@^O/AS|W^2^7
M'F%F9&3F8&5AY?@/-
]I7@(^-89X18&20!H[P,3#R,=#: 0A]C,S_-
#P&X+|V MAB.,3,PLK/1A<-
([5!^E#Y^1D3YH9OJ(Z=^&T;\'F/B8^4^HZ
(6#JS2OL) MJCY+>
<L;6SM;MN[W'=]X.;NX>G_)" P*#@D-
/)Y5'3,B]BXU+17K],S_LK,
M>O\A+_]C06%1<45E575-
;5U]0QNFO:.SZUMWS_#
(Z(^Q\8G)*1Q^87'IY_*O ME57BUO;.
[MX^>'#XQR|&NI__W/ZN7WQTOX[|F0/6/W
GZTX&/B?F$"@N_MOB6KLY^ M.HS-
L'+*>^^M+++J%D1A.X]'N(X)JN.DR/^<>V?
B3Q\@'0 %P?P]"B:$!/A:@0OE&-

Q&+,VI+GFYLEV*C <]E MVL6B2"V?|-
S7[?)C=[7?V7VPBD87_Z/J/
MKO_H^H^N_^CZCZ[_Z/I_:=>2!31X5IG,OT
[_G-6 @_=/Y]UG+" M76)2O5ZVM_>
[M<-27A_B93FESMN?]5E%A"C.MGA>LM0V
|MZ7!=&D#EUJ0!KSXBQI%[1!I0T+VV?
X@&D/,CO@>F;AM!-, 7<@C/I8|&>!]W
MZO^75MX. 2|N4|W=YI&45]Q&-,#8 (']/Q2-
)806_"X!^=4BRGZY RT)ZV#)
M>6^GNUYQ_4MV+$"98;-
;@"=7"P8]$&2@CZT##9ZJ01$&J!SZ|F3_*M,
MH7=J[%M*SMK=&BO3+3J+L[UH^O;JF0N
M B8T8'9@4X/|-BN-_@>"N$<+-
|@@8LI+|CB4R0[XXI
MD|_.R8+^Q7WX^$]>5])Q/K]EF]Z8A%IBES
4IBK4C1K@Q!L MD.#)JS6/9R9S'-IS);:4
1FJ7.[QFE:F9SW*4WQW>-CC]"
<+&7^Q(<[#S]2A M"7.9O
EW/B9:ZN6S^<&A'N_L5V!&)QHD/AQ'NFA_$
MSVNIF4I;*7&O7+(_$/C^5$5)M_)Q89
(8TCX8UNA;2TR/_H6B"4&[;F.-,&(
M%RYG6(PC(""'!K1*'7OZ6^HV+N/A.!?
OVXB>:7G9B_FM*R<5?J(F./7!FT3T
MGG<5)8>JAQ@60S^'>|Q;Q!? M[SO|#
(?:Y8@);,5F5),!'LH&HA8R8JIF;[9IF@?
A'3A)0UP-< 9|!O<4&-.1 M[J+4F:&'HM-
%=9<^WP8 M_JI$L6C'@5KV.I;C66#E5QK
2Y6 WZ0!$0=PIT'$"=#?;&S=&71F+$,537?I
M|IMZ/PG.M-=BANT_[FYE':]^2!USTJ'DMG

AL$X,H.T\BG<:O-"A0E;)-JLA
MGOWH7&"WPKV7PI+C6M#Q8KDA9>QJP
M$QWTTUHC1F>T8M%5"\?,1+R?5^7AC'U?
%2UJ]280[U
C20^HO0@9XH/L>DAEBD"Z_OJ*G,3C>]9P\
M8=KKP=CNA61.#TY_@>;OG[^$*Y:-
BB0<%=%FRC4/LYCG'(B%,JO3_'$O5-5X
M9Z.B!<;>>STH%!*[Z^5P\
<+Z5,@SW?:Z<\5&]2=YM.9]N.H8WX)=5
()HI5! M9*L;VDTPBRJHXF#'?
L64I>TPZMN=P_N$BUY#Z/GF*=;D7?
1$]-1"F\W^30\=
M9.)#I29'R4)YJAQ>>U3MV9A&SEOYP8V+A
I[8]QK
MO$)*I@=.U&;U_TC[;A8K_9="WEF4:H]AIT2
(@A'0;?HF8_+Q) M",_I[CRXFUXUJ#?
2HKWK$/QIS&3SR.<#F;D[I\Y?N.D'Y'SHTA
:A[O2+QLC M#,0B!.]\&HO,
(XM:+G#V:6,N*?XDN3A\J"#7NZ7V_0A]?
0/S+&M;&3QID=0B M!/+N>5
*X.+$EWVJT\%I[<)ZQPG5KSHT3EN5"#FYF_
=W"P,1D@QU\14$G[8?!J;@PE@[]VO&#MF;T
M0V];RPHA=X#XO+UU6N)
[>XI5I/8+:I<&W2
MGLT8\7*G$8.,LCX;PA_5_BO:6+T]X0)#&+S
TC5@)\@RF."0,Q[N/E@F:Z"
(*\Z]83C]1,>'">DK\CF
M124[,YV[Q_%2OU6(R%.-QXH$[U,Y.DB:<
2Q!G4R&X<4ALME+6!,'H,18]2G MG-

T?:V80,.C]P1K 2>U 5B/;H4E.K&.Z!H1:)
["N#^>M M;(Q^:H!NH [ZSG7H1/!+T@
7[N-N%3-
SO\K*F8E'T\A$=]='KW$;Z5$Q?)YEY>]^\]LE;
6UR>L,CW#MH
M.V2K,D(5[%WH6D_\"+\,/IOWNLAKAW(8_3
&U9)WS]07.B_AG=2?O+ MI.LCQU^6,0!
J%N'\I3MO&VKAULMF$U4MAA>JJHV*_GE
"_W\%FW=,N\9W.N MW>ZH[*-
B8QE=,=]VR-33/3A]-YJ-%^B3 MKK?
0I^]^=TJJU!0\']Z[RV,=H2I9\+*4]_(IQET(#K
MR?N%1%J<:A.
M<\8[1)9$O@S+X:JUW52[E^=LG),D%%1+A
(VZN\<[2M;H76Q4OZR484?P5&9=':,!\
MXQSOYT&I84X7PH/S+A&#Q1^'O-6D@::
[TN\ ))L(ODEX'INH"YT? .6#-EP)
M'Q80C:X>1"FDF&-WT4KHFSAEWY-
^/%W&T\MI_!V/2*^.OA66Y7%GW"G?DP +
M%J")Z IHN-Y9\M51E\:QW4U>@Z"BF0Z?
E+.I7[1/'&5VR@$ZX-VD^]0Q9#5D MW9+D
_),XZ$=DS]!R84+N[?
+.J/NUHKY)Z?:R;YQH'R;Q&>"?!.7<^;W+%P
M(5;4KF(^VH/=53;$94D;2C!:61A#WE5F"N[
39C)^J\W2SKZE3[=-.W MF]_H3Z0B@[R]?
8]*ILL=HE[I"K F!-#ICOC>_I">8._9EN,-A-
T>CY<3FFZO M8Z:.&;Q0/GF-
_X/$[[LZ^'#H5;@XR8C,"6;BU>91#'";X5WNZ
T7M%M)
MMQZA,]33^S&N/72H4JAR;=/B3GJ]O4\6\-

|K!S'$#YU8*5TH<;IK;RHZAS#= MF?
QQ16O_F.88PB#OL6.)B=K5%P5+SV[_%
<["J^]$IVM,JU] 5M)EL@X%!;<,
M(EV;DT]$")D$>.21H2,G*I-661_)- @8?
CD8>$@T+!L1J.71]^[R#F%]]@GN
MC+>8+-C;'6D1T95[P63JPLF9S;L:#@4-
QY7ES"L&4-9]0-AIDB>=J!N5
MJ5N|@+')45*@[H[*5B.Z-Q=>//$5|-
C;TQQ7,7OH(VVA(Y^JK,;=8$=N]Q>=
MW,*]CCVLQ;-
N7"%!R0KCO|DJ1%;|QXS|N94QOUE/O^OK-
IVB['SJO]^62CE;
M'36^52]RHQ.M0I<4|5#FIBND|XAV3:H0,3
MD:0W?5QYFYV;BLD73.AK %F0U8PXT
J=8L0';4215,E6P[KZ!=_4<|07W-H^
M!;K>'U5|
(D|_53!L16BCV+1X0N81%QLK4P(IJ]X >#;
M?*%-J^&J'J294).M$=7($M'C(#(E|JV?
XYVX_N*.Y, GZ!5">;3N.3D8-_@8
M8R'@TG],TT,X,V$A|*M:PANWT1^'IXZ(2UZ
[W|E;M% ^>|CCI/O]".E,V
M,-7H.%+@@IK*ZNU8W;3;@W H0;
(|;I&X5!OQY,5N]X>MGV,WS5|X-KB(7VL-
M2DDZ9^XU=GT2C>:C-
53V1&1^[4;7[_=+K%7$]%);#_YYQPX/7KUQ|
MB*GBG'7"M@MG2;ZIW7O1[1&F6*$^6!
(VGV2XQ%K'^L>K8/1&)$FAO(L&A(]#
M6,BP=N)K>#V@QH/YRMR);U5O%6=G|ZX)
Z MJ>QFA#|*3Z))@)C<"F4A7R!,(5E7-

POOF..0DJL-[5/%!\IB4^>:H@6C5?M% MW[
\L#X=+I&R=U&0(84&<-" KTA".K(MC
:P74^A-"X=(*=ADU_"RA^HU/9/ MHT461%?
L=RPOB=2BN5LD5VT?>XHEAS]QB/WY>-
M"[S5GXY=5$X74L#Y/3=3=
M/5;3IR+F13$]FITGEOXB)F:'>G>)K,1EQ0'=
M=:N+&>8(51C3@#G7Q$OR,]LVBG!E7+8X
S;M;S$K?A3X6KMY4^G]/M
M9%1^UM67U6P W.^8AQQI=77]V#K?
+*>X,TFFZ,RJ_XJP[TT-ZFQ\E)@:\T4647
EN*ZN-%SK M[I,4MN<>*!>+RA==5[>
(M;XU*K:_WG*!9'F<7?
F&AEV31L&G,93/W<_U#K+\ M#E<-N?
QJ5..3-!,X"B 8WN@4F2YA3!^[C?
6T=%D:&X\J#V_OMV^LJ\P^]+G0
M26[#1NNTI*IS.^#Z(P/NO6N;O.-
QM.FXMA7&V4K[U'-BM_6 OH-88':!^]]1
M%7N#YYHU-4,O-
C8^O6>7,&8Y4ES(<$D2*"I\RZ&,2^8V*3$K-
\&M'6O)G5[? MGJM^+WH_AAI2N2
'G907LJ1*DJ%IUVJ&9 E*"6,V#BU=
[E/W#4]I2=2T3T=U M+\YSC?
71L\B70/IJDS'DF=["-BQ='^F;YB>5S=\M-
7ADXVZ]", "0%,X1?PMT
M)HPXC"G!KWR"ZPZ6*V\J1E4O[8ZE<:59L';
[?YZ8-)UI/;46[;2TM*J M:;OU)VO&G^9C
SNX5)Y?E0KG 8H;EJ/@*OB 6+@)KI?
[TF63Y[#;>2U.?CF-
MK9V/=$(YZ//C]@LA0*B-YBK .(F-

[&SKZ2ZX/$@)^:M?ZR'C^>[.,'.C?'JI MVM-
1>*\LGIX;_6M,81_'+9*TSX62>]YNV[^ZP:
(73]C^*B4^NEE-QR%QH\]-
M/]AU^#*!:I@,Y1#<)MM*NH#N
ZWTGK;SF2]? MFJ86LXL""Q,V.8(,
QXH=CW!7RVP/2V,,J]]B):%/^_D$SN9R0OA8
MJIBT9VDW5V'TJO+2V=$[,Z;+^'YV-
7TD=F-7(>>,J'S)W8X96/:W6AOK] M@CQM-
85OC\2=^L\9^BAR?
A]UH(%Z1O?]A@:OBJ3W"V%J\D''B5/GY8:
M2FQ-
3X=PK!PWC6:X/+QFH_7QM$TP.5+'S$OV6M
!$GH=HC^5>X;#/(1R@-_MB MP=
[#D(_P"47B=G;YLLTPX'7P*PEOP&?AQ?\J2?
7C@(E?,1T=IO444HQ^33I9 =ALYU_E2H?
Y%SB-!V6.GS*^J3>?=?. ZK[
M[6!K)]R+SK">< Z%G]Q(*HN-
R"-6&L%G\A[)8B M-N<%YDZK^SV%LPP?
8Z^(IDP'GU!8@?)Z'6K%
[7!"!$'_&TF;%J.E^(;/C<^7 M3D9?
Y4EJZ3"66;LD?.I]'/"_QBJ;G/$#O"!G6R@J2=>
M5\]=C9K])O'F3-JS/L!]" 8%D7N_ZL83$
HQ\TXU5+ZZP1UO>TG[D1NU65N<
M%TU__F93DJ_F.F+(7?
9S4C8I[L!5W(X=Z8F>5H[$5V 2]DT[=
M'S_]+H4K>*G'?Y1IS%,X'2E>
7%Y!,UPJLAM/I9/"&HWW+<(;-]L/$'+;@
M;FXQH6V!R%S@8N#_]O)3R +[Y-M/(?
B"W\.>?^FDGH;Q.D%XSKXSS=Z4(S_;

MAJ/7-"F_+P:_Y7FI(ZP2+1[.5!8"[%"-
MO++^WDG*OQF,UDAX3B%Q(/N9%
M!4!T@;N8W*N@K+)J?
Z&]DI)))T_5N8P'CQ[<3G7GV\A?/-
+SXJI^S"":8#60 MD*LS"'6SD
3=YO<*'VZJYS"X$0UKI?R=?75C^>T[C)YD-
S7YZ:J=VL3G_D*+ MT^G,]R62<^P23LL,
(N=1".@@XCQBQ$D/["-!
[YQ,)C0L8++"2EOXE"6XI6IL
MM$+&^C6E@4+9Q#P&&]MN*Y() '$9@IU
MM[2.Q6QPR:3+PESMMH=#ZB]>BIC5&$Z
MR?BZ\1Y3MC)UUH@",6UP?W@?*_,E@YW
MA%O0B4T,1!RN44H.)<#:V7=X)4'>5F&U.
<6J I]W>0=!U[V7K(]_)-0:EW^[
MZRAJ%X;]K-"+T*7V4,7
J:G^2J\%QR!,UEPUCIVL'53H89O]+K>
[O<,E=^I: MURF;7"LVSI.2X0'?CC-^13
&U^('Z$IKWK8=.0G=2\E:;LW5(J07N'P,+G
< MW,#;-B7WA=S[2GH6?
VFZ1C*AC..N'HMMFT4TK'I@79)D#0KCHFA
EZ097@OC
M^T*X5B<44R(J%J89O#%WM_5^T%9-
\;$>S2[KM,=%'%Z_DOFI[1 [DQH;(=P
MD(W>KPK;4,_\&+YD50]P[L5*]O,_X(#"\$$B
M/XH_.+X]*,N@9-
HC%!6OD=&2.R;/(7KC,T=>%-
RN\B=_Z4#@#>2;&A CW,+
M(W*B$4K%CD_N.\D39M,;O7!/L44^8!^,.E>
M^I2.O]#3(FN#&,UZPO8M]_*=.O$;N<0GM.

M#^S9*^ A$0A-
L!*/!16HM5Y$*W^?,21'SDXSLX3@L.+/]'YGA
M R\+[N4'LR8A5-:.DWEAGC!AHP/%/WFU,
M&;WM($TE2MZ^Z9$B[B%NS+JZ(11#P)@:
>()XY@I:/)NX:YBZ,B5JAB'T7ND
M6ELOCK/#2:QZ8PO83LWXV
5OIWE4ZAV>_2&%A5G2C8FY*L?MV
M*TNFY'/N17WY%,7&:^]2F))ZT3]?
$EC5&0Y;#>[#]89U57 T@,$]2SC"A]]; MK-
>D)M(D2_MYO%Q%>XD
*P0NR!$4U._E%,YQZOV_-0R8^0Y4;L?R!-#Y
MG(MSB*FO,JK4&- S_&%HMC)V_'G.@>/?
IF=+O><*<6*@&;ZQ/WG&K CP<7?9E9"
MQ[(O1N?[R-U7G>X3-
Y+VL1)]7&JHS^06<8IQV_-P?,&6S*^U,/;.
Q=FB)2"
MGVRJ'!9PJAG%W_0KF)QU])2>$EI>"@@NM
(N^!<+5YZ8)%>D)!>>4.&A"+
M%:K>G)*9=]OPPRMS@F6D;B]'%4E<)>6[@
P\-2U[7 M)AS"Q(SPO!+@>#OBS/"GLSN%.
[.L[;;4)Y8FSHJ+GW6'3]DV6&L]M#ZI&,WT
M!5YH5H'H0'&^!6=+R'#">!S9Y9V7WO%I&
[A;-6I:>.-^R'F]UKYIGT(C^&#$_R
MV]0H!]_>9KMP%J"(KEQ]^QI$2]*
(:QKQX("Q^T-?KX?CDI:NNW&?
D+JWF\N9#SP)IS]
M9+CN\AZ6DJ5K3K*W@VN!0R3=8*Q^W;@
^>?1F7]0L_-<57.2T
M400#))A?)_DL)4Y]0(SL2@,B69S%*R\>FU'^

MSSWU6^Q4TT;$4._12(_[JVPN.UV8S4D%7'I
@:PCIX28-]Y'L%V>K MHY/PV_V/?
TOA+F7IIH9$?3A_OB\0R]LB00=YH^>?=-
D)V+8:>Z64>WD.=G:7 M^83EY9(#
[X6>T,/+"GN' M?\MI!!F6Z0CF44O.5]MKI
&UR10]"QCZ!TB_BB4;V7,3ZH4F!=.
D<5=$N7?
M/N$>V;B%&)U)V'8:;9'RX%N5.EX[Y),_N"X7
9&>'X3M[B2&/(R^553?% MX=8-UN7-
#3<"Y!:END7;J
2N"QK@D5S@[P$S0NF7U8;\V
HQ:W2C>=V,? M'%6W0MP2JAY(
ZZW&,6SCU_]H,M!NAP'@!96E%=H]V1V1!^
MORDPX4D#^)H@ 8_39KJ.GM/!2-SFU-
7,E[-^?NR\7_@CXUD00M(IW&V&V%$
MK[V/H!#A_:89X34V8BD>XW2L):IJH!I=T0,
=@/*1?Y<.GAL0TIXT5G@;1'\!*KWFAN M]?
A:>>ZI+VAGWXDRV"0-:,]5!'$+.;R&
([JV"PX))R-Q.Y![!.H;\2>!*N>L M^;78?YX'U
SK^CFUAG;^SGYD"'(CF0;(,MK2@/)X&$7J-
=$10*1:PK*?W&!= MD1,ZJ#7X?
_FX74X66*/J(T[_N=B"PF)_>.9O@>]_8'H(2FV
(MG&91<;#%+= Z^-"GN6"E[;="V#6C8-
DXW-%,&0:#TEBEOK@KJ1B)$/GU?7KI
MXW[$Q%"E?
VG.*1*3,Q6LE[$6U;$#Z4U^[%A6VR3X@]C/"
M,T%EPF_H\A:$%A ML_VU! A:&OR3"8&1-
("UB09TEY)Y:4#%LT(:L,)6/KU*UJ=KG#GDX
M7AI%[CR_P8KZ.UOLMO.\?V\[_K\]

8<50C[$@C9.T%$X-PW@P&Y@)[>D*24D
MEYYM+'FSA9)2C%Z$0TF4UM.T(
AOD'60B2F#;F:@EQ"TH#Z M7S0@YCD-
^"%-9Z(T@ ;XC_=5W6 =AA$(J,,|V
&,!OP.A>)PT%UC]!::!LSL
M;GL+,NQDD'7EJ47"5'KYD'*3P6
+BI4RN9P&[%^$3QL 87(T@)>=!A0;T !Z
MA*C+'ZA2 C3@5CP-4* !E
&8)CU^)O|3HQA#$VXH5|T:T0/!D>:;>=P1.S
M>1VZ'!4F"7L3:DN.4D2OX: [)V ?
7OVS'F%8H@$U4/)+;ABU11&Y$VK;$;!7
M|+>U_L]Q_-<6]N<(ZY &O(3%(=?P(S1
/[TEKCR'KLE@6YQ$"PK<'OE+=7SH MUM]
(H/^>V2H3T_6Y#,PP!%
<)@F3KJQ77$6[DBQ>-
|+C4$^]7$0'KO|8MDGOY_%+[_S9.X-
H)TPR9C">X]"+RKY+ XZC!6G >$3L?NTIT^
M6C[40UX81B^>IJ<.C.
[%.PZ*Q/^>C8I_7V_C,]:$S0UK&D"/9SMRE|A
9$4
MKKOW=R0+I]B_SNC7!UWYR&]6T]06>M0
OSX@UCC-, H M'VX+|T3|VRR""?W7
T.A96@U*EG7FM"[AQ@G^|XG.JSKY&=,
(GH#%HU.]NT_
MZL2>C>MY7(IY&;K|*53TN@-
,N^_101C+J[7K@OC9]3>+[[,K?,9#)
[5|$KKX M[,]["I0HOL|.W+*]*!9'IJ==]&]*"?
17,7*)IXL&)-A.02OQ>
<*/X3KA([_TO7&*?,1I*RY,.=*3!^]

M^:%>U.,]VVG5^+-
R,M@MWGCW>)2)I57HVS%*B'-
]#!_5BEQG_[0N+V]$?.*
M;,M1)2OQI\%9)C]?UY2Z?
SC;GAL.7/=JHS(B!N=D*"6Z5Y!X&&=PVW@;
M.GW\4F7L\32;
<5WT;L99>9[/K;E'2EV[N3/NW"5KPE(6*B6$
Y$\4TE[.; MTUX?N+SW[K$)-
+D@N[@A.+EJTV'UP4I]KB*].\2'(DSF'@AY7]:
J MM'S 2:K/K0YZI+5DN-=]WY?
65)'7Y6H92OLZH&O[C:HPBIRG(S_/;_*Y7"UI
M?/ZEKCG>RUQJ;L!\Q"5]R>F>F=Z(>U&UC
^'ECUH!-RM2EH M!!=U_,
(']8!,9BSL1\.%WX.BI4K*3\1I +=^6
">R6VKWZW.UIAG^4'PRZ3)2H], ;$!;FVK9F
MKGWN%
[6QF!6R^\EUM)Y+Y"/O==9GE1*]G,_196;
(NT*5V3S#MYI"&GUO[&) M4]2<7_:-
(DWQV:I], R0.=_]6,F[RG-OQ(FRL0]Y9
F30K2C:H/BJ]?*IRP, M*
6ZMDQ9PE^1+^RCHM!)2@_QM5Z?
5#5S7LO;\=;PJ"[#[.L-1*?W4TF1\Y.?
3B0VJ>57%$_?[OGV;K'^OJ7ZTF2-
MF5KG7W:=\._3T955F2MML)\V77D\>]K^^
F,[A M]L(Z^4]4F\#QY?>;
(V:YV0:"M@.2SO^CLVVGORG)T*A_3S%?,1
=_[WF^&-_M;]EQ+?^(_C?
+SB#KT*U_7OK_!DY:\.4Q2,_R V6J#/U9+Y
[5Y\P+%?]\\IF MVX^2I &^6- **50-

BX82BM!5-*!2-WEG0+)#9Z6/I
M^]7E7K[++K\:3I5=6=#JI $,9
["J)XTL7IF?;_6PRUO)?!HR'CHZY$WLD<-
MV>862>$74F"\D:WX2JY;YR;SV MG?
744R4\%)-(+:[2-"N.+WHIL>0Z+?;^_,
(),8.U;;^!=,0PLAK[L$,+EN MR/GR25([0A?
=.-RQ.X.
F(A,&0ZK^VVR<\7\5.E.0@4UAVK[\OZL[W3;
M7)U$)W%HFFYLUY]R&,BV?
3_:6:,4+1537;@!,4(VC)-YG_R[E::\,_D9JJ:_
MG"C31I4E?D23+H)I5^L(G>6^!?HXE<
MDPXO37CV L&R:8-F(#J)B119\'X4E;<:*9
7'(6I6F8_CK.*3XM13:3\3)#)
MNGMR_A45&F-8WE!38O2A>@,1,
[%CVX'0H0N!(;(JP2(1;J2.XO I@S/B(/%[
M*!ZX_@+SV.69*T6]DA@3/TE4ZM7T+
[K,HN3YC<;'G5_]=Y!=O,EH0HFN^?R?
M7\@*$E!D6802L:9"L2J'"T;)O%
<1[X7U5.M=ZEYJ]>5CRLEKJKARM/457T<"
M3N_$UUL?N Q8A:VUQ.LV1(IZ?
N\EG[5_]:H4G[/D8AI,EK.69\=FA!TV*CLT
M"]7^"E44M(3I!/XOTN;!XYW(Z0NM6!Z$^B
#'#,@5A\8..]<0)XTR1' M.MG\LQ4C;%58>(>
(2*Z_,EQLI]=+-Z>ACB&/3<'D:][T?
*Q8]=XN)R_FV\C&PHU\6V:[WP=^^V3.-
E#O MQ.&C92OYOH14^+5?I7(-+$M
MOR15Q%5* W*^!*%)B?N-
[63<@Q"3X_3$/1K:5D+ID''UQWQ%!&
<.U4&QN?)# MKVK,]WNW=?_*U:^6?

&9S<9\L$+/7-(IT1T^@<-
".S22J]+#Z@$@PUJ+NF;=;
MKH+MCS)OGP?/\B/X#7^FG!
03'"^^@90<:+32^9Q4(YD1+Y-2:A&"1\
M_7?!9S2(D#BR:.$OE1FE1M]['-
,##>\2XP_2J#'^VO^CM:\&*0]>;U%)=)YPN
M1EOF#D=&%J^8907(,(W.B#]_MZGU_1.K?
#
M.CI>U/R17^XR@]"DCK6<(F2T7>3%LZXO
M7_#>_!=AAH2]%#^A<(=C ML;
("=V;NP%_>-
W[GPK"44L$G(O.:3,^0/S_64FM%50=%-?
F2KJTA@-$F";BV M.J:="FG.WN"?
O%A=45G<70%5BY)AYJL]PI'$3EK;0Q(W.Y6
M8DC,IBB(^:JI5;-?
\C:^UULUQ/G*SR[WW\\^'/]]]
<%7FSN_NZ"OD16LF.07 M'TR6&ETV>J0J?
YXY9^ MY9F1,GFI)_[=Z62"-5S2$]ZO(;
<1EE:\,CI$7?4S;U-9,KW3UV.1WKUT4R#^
M<$G*1,\^);#A3M-,+6S.(G
SO\H^)ZC5=]K!%"R@RT9ND/$.02)+EJI"*/&
M$\L,./'XY#/73"ZK9$7=HL"K][\JU*M631_K
'9I 5]PL[\8C]ZG0 M/KSDW9D-,X78KK*?
@W?87A_-M-B+=
_\Q1S*3(;76=4W,ECX;,2N<&=%EN-#),K%?
Z\@0Q@LV5(59&+C M8F=:42UKV+R[8X
MDDN\H^!2QQWY6^$!6J'?$@]SY?[[YN=*?
N]["%-VX)^.1GD-I-LM)
MW)0M!@+>PDZBIA#(PZ"]_9RE@T3-6?

>#@6%X"-
=ZLIK":#>REUWKX)K6$]7R$JMGM8T40_!Z
MU&$P']<+#]C>;7S2]7/WFQVU
UE!S4FN),M5/7RRO:E$YQR#BQI?7$@JU
&= M0+T!@@LF,2D7\5H"?2BB0>Y:#Q:#;-$
2@IRA1"RG;]G^0O-Z*G!Y&DCSY*
*M27LH2JXZ^8 &B#;I3*PM>GHH4\/-7;"*
*(*6S%'@I5!;]=_1 YP"F>B=QAZPO4 MA+*
(A!#S"N;5PR!AOXLBWH>/7$"8.Q^RE8C^ZI
IA^I M= MZCR)W#_V"KK/AE!]P."#'
MVY"_+J.-3E&'<6QPT3 CJBY=$.]DG>-
U^>OBFO(K:/^U S>JE (QC<[)4BRH
M["ABVT,=B-*
1>@ZSC55P0:^L&9$UC8OQ]]EH0,#"
]UN(6-?I,2 M1_+Q41^J+-D/O.)1P/YV>T-
7&Y?=+9%V9F-
*JG'M0A7PY^2;L'+*M@%+JBUX@*
M[9575[$6VX%2/]!_Z30H2NFO4T0
M>N/+>-F0T>%&N]E\$1LR(E$$N:
(^B'QP=VX%?=N$^I!^)Q?>Z"#
(E@@Q(U%# M8I?D&_?
@(7T>S^^1HQY#Z>37V3>&GWSZAP..-
UQ)B6Q-2E[O5@I8B4>6)W^G
*MD[9SR10;&M ,^L<=*L6M?0V.[PQ!Z*2?*
*%)E*GNQ17?1/?5YO#Z](N.,K[&7B*
*M\61*K21MJ;K(E"?KA\93A9)=-_E' XV98P*
M\$<)\RV$:S;YV?0E;#7'O+ZB*
*M_/VTU?,3&I8Z?EE!EJ\>'A2;V ^'*3_U]'?*
-9.$]4[8Z_"K;+R->Q K5-

X^>P'_NO.5;&4M'[;TIU>]Z;=+O%L,GMR,57.
M,
^%"=F#L.O)MS(U^XJ,7,5FC%L2CXN_6*@O<
MF6/J(V
#'TPM"D0W>H>4E:OVV.@5HS2:QR'D3-.U2/
(POWI
MJ>&6R/^;V&2$:Q1J'+4RT[2#5RXMTW.'3^
[7()#I5H"HA-XI<"\HW
MU3>CI42\ZK\,>C:DNR1:%#G8Y3FO+//:
[Q:JFQ\;MT;=J1E6=&EN,##+;J^U
M/%N,#KC]M9=A0J!#,3?
^P\KX>&@N*F]:WQ^QNC]^]&OQ/E>QD+T/
MY@&%GX4_ZWU8\DW_TK&*?
PUY4)^7[]%WZD=N2G+C*9TXE3G=7EN7FI
M4CU,#Q7<<_"UH05>+3437T?)\B0>ZBQ=1
SF:?9@=X^ M7J+JC;^DL_?[?
-9C0_@;BE6FIH@WDSF'>DYYS1T M,\IX+/Y-
VFOMPO/=-
U^YB!M:P0>\;X46G':U8(0[M%O7JEU7ZC4L;
M%ST$+WD+/P7Z$4L6\KM:85$M/!4C"
&X"M%R#![H+=,3W-CYL/=1^O:WQ^.7
MAQ*"M'AE5)ZF^218I$F/?T.RH>??0VK*T
O),2A^C63!5;4U)T5*:34,"([
MK4V73Y[=.87[PC)Y=_JOO.IMV5@C%U;I.
M,= MG8/+'HU;?
>;=5;M%IT_WF&P;3;:I!,9Y<4QZAVPU!&@[_I
M[V9&%_[+\I__WC[Q?S$8-
UV2T"DDI!TRB=IC21_!!9;[?
5REZA(5T='3MZI>

MYM6D5^CK;K_RV[\]S*L@\
[+BB\AQO@W"F$$<'D[B?NT\=?.3AN!
<#ZEV\37V
MV\]._+N(MOZFO3@TF7%UDXDZA&)!R($]-.
KFD?7O>5X\W"9T_2MNJ&S/DKK
MI;^/NG[ZV12G69-
T5Z=]F)65T<=8J(@(PX]C8,]0O+O*
<6CA)J\"\"FFX:JT MHY'-
Z#)?!T>JD&%HI=K1XK?''MP%9)_!)!%=R*K?
M21YQ(\6(3K\7R3? .5Q
MS4?.PQF$]C&4IZV'>2.MA;(W>F7;<"?C-+?
O3,\VFJK4+]RS7?Y&DJ%C'*>>
M!/E6Y/4J,&U^FOLQUF34@)+XL0C(8JKGZC
PP^O;,)_YP%01YW 9M&[W MN@]."-
F,>VPYW/=9GXSUM^7CF:
M694F9I6K&UOHE'9J+[9F?
[V(Y.YAG_2%I$IV'6FZ*94B?;*
(Z:B%MY\7^H+H M?%V2MK6#EW=8HX-
'ZWF- ?JT7&DY!]<
30@,PGCE>.^J6J+PBRJ*S-4XZP=/ MIR?
=K%Z^?WOVNE#L^;9PD^-
DR46BA]J0)/H9^KDWC9X9"F M.&]
(&\HUX8I+&'-
YVLFBXJMQFI3LC6.I(HN6U4W=@?,\B#OTR
M.2_<58C0 7TMGZ)>1)C!.%<0"M7U,,Y?
L8H?+N^G="BPE7T\^)F)$C_W\C[E
M32.E11A36J*QH%QXM]CZL/BYZ\GAU\:WG
<<;2XV-]*2I3
M%]_,U3@U:KG<:/;>*SLCTW%NX$EY&4FJE

G)FY?'WFL2WXNC9.LBB8P+%^!^H+>?
2['#*I8K ,)EXGKQ5\+5 M?;[O=^L-
CY=,W[ABN'MRW4"$,#GD\9K6,6>$4NS_&!
1].OB/" MG"X\5^/O\Y-*?
^/C&NB]=4H\04',91^4DCCO$/,EQ/!8F;#0:=
M<@H&LJ.O7NL\LO*=ZL\+>9B4D=0QTGY=
<+2=BEL+GV\NFRV13!G(^N@ \3
M[\P5_T+TC7%+=^ V_:%T=BEKS-
C>^(VKP_VXLGHFJ4OG-
1!U%E&P*@L,;WQH M>^XQ0O[&=[%7.A?
+BK.*471M\\J\=F+OY*
(2!!]K%9OPA"1RAP40!1-9Q7(
M<)$S;#Y]\VEA+*V-
*"B^4>UB7R#48%AJ<)-
JX2T;0=842.8KIM2: M-
6_K]08LFDA14M6]M[X58[@2M!D+\KW&>U
M>:JE]\,4>&_*)E+8GX5"RNFKQVC))$YL."72
*X1(O\^]0JRVC?I_@#LLQEW
M[5+U=87M4M)S\.GI 14[C2Q]P]>LH;([L?
9EZQL:OF,C]>O5=FF(#&07\)WUE#B+7*>M
MD"E&Y'-T4D(#_&G B3Z(W2@%@<4KU
Q0MJ7IHLC)8L^7[2;UI+,E#8CD15*4
MJM4^3#]0]E18AF[%7]2A\V0GX>%*2A'>C/
A ,D ?Q*JYC1).D;] :F$8#XI
MMW_H0E=9/*NR27*D].P$)K\.GS7+*=XZ\C
[D M S#7 [FCI;'+NRY
@B!Z=)J37Y1I8"=KOTZ]2A^QCP_1L."L.G>7
#?*D<4?3%G3S(H(6M M#GJ^.*5-
$IJF@\2OUP_'E4-H ',Z'3

"C;0KAZC:CI[CG&/<\FUBI>T4WLF(M7
K)MM$=Q:#'#'IY$)9;D>PK),3F1).VU[$+Q&
J'P(V-MPZ>D88T2 M*E&6((=>Y=>=O3:\/
WP6^DB'#;1@'.+W['3$?
1,QP5R(?])$[BNLW*F@DQ,
(9I*L!7@5BRY>N2.A\-
@VH4NQ'+'A2.>,M;/9[
MOP>O#8R,M7Q\G[SA(U1 UJU&$\?
IFFI8YII>>?+3,=)[M,U .A)7C?;Q=J%>
MQ8)RL+B"@5GJ-!CST0.;2YC8.#RT[4%#J*
<1,PA9$/W)4VQS_1..!G##>M4?
M+%@T$]MM(QB7CC-^?W;)!] -7:A&%-IBT-
6VY PZ#Z0!X^W00VD=Z-C9CQ!,
MSZ.UOEX^>7!\B2XOKJP&QQ#OR>_K(SC,
MKA$W062;#,G#$T(\
(");&Q"AE$C,EEER09;7N/L'RL,B7MS=SW37
M>0OEB;?
HSM=FD4M#A,FGRZ!]XWXS;G3I%
QS5OM'=LHP!STT$4U7R_D(^P#F1!\;\D6^2
M^R!3 VWF\[Y3K.U2QWP%5J>ZJTE*
8J!VP,-V0%YRMLM+'Z-[@M1UI(EL#V^
M_X>][XQJJNO6C:)2!1'I)?K2E"(6$
4D*@(""M*;$!&19D! !&E!D%Y"$9 N
M7:1$:J1&NO0.TDGH/:&$#2G4SY]SSCGC#M
2,CF7MGS;F>
M^(3U@\M&L5O%XO[YT4/=VY=LICBU!T?
WQB<=YG7 M*T+7=>0L^.3U-
@4(,K4\RS)45K1W/I@>73PP;Z F]
<%#G[RY+>#23",RR&.S

MZK/M^'USWF\U@PXOA?3=-RO-
:Q1>KG84F]"="2$;# MNUIL@-\T=L(4-
[PT_IK?1?.CJLOS)5Z_&
(;J&Z"+JQV>H:0LOS*2+/-BA?VH
MYF"624R,VC?
UG%OWKJMMO=@SW4;9UX'1B1:BX1EY
M&42%?'HHG*5>SGU5?LTQ2$
)C7K5GHR=69LZYJ?W#(.
<1)DJ>ZGGOA6GC5HJ8 6K)I@+QGJSM>\F
RU['Y U"WVGH(]['!O%-
MN/06AOE1OF9ZTF]D[2ROJ8O
S["OS_0*+4RK=-XNR8PU[3R:$?
M"DT1I&L52PJ0N=0Z
.3)W'(V%G;-3SL;#V$)(.B4)X65P5">-
:*Y[<;FB^!U MQT]/ +;9%['87OY>]N(\+&-
(K1;6/CF(KJ3W[84JYX5OVGPO@UV^LXX.PL
M_'P$2+KDVEIE*A[PX(]
(>5KC&ANVWYWK=FVP,L.VHZY
QEA70F/8_BVC"\K M)%I%, 1&_HP]?S)8BQ5
X&
(;X3RD"Z*-6]QUVS:'X=%MGJ>2/4:Z)>X&;7:*
M,#>UWED]Q<+-OKNU3@W9$R_)[X]
EEOA'O VA)_/\>$-+
[6]++'8+421,_E\?.I1N>T2[:W=ZSJMR@
MKGX5=L\@CR.A>: GEY.-
NR^/+D^3PPV6YYJS8>TI7C=2O7O+,1**TT'
MS6F%0\\I_F%GHMKDB0Q^3'J,1P9FLY)3]S
S0TX,#F:6(M2XS
M=S3B93=$YZ!C^UA.7\7K)#7

"8UMVY"9TY!B!""J(ZGQ+#3N5B_"VTY\05_O
M.MGXY,G]PC2KY@7&
)3ZX=HB]J'GGOT=;F$9EY:/ .RR63"W^-*
LOT MD0%V1M(AP>YQ>8GRC?
81&:M3#RPEOUT>#".J4=IG&"%V-
VLONL8R151FG:?M#[@J-
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M]6N4=3T=/X.RN"4>YR]
['S(T66OV8\46MH.DO[8K+X\FUR,
*[VBL$0BJ)?.DD MMB7"**
*(J,JF=W]V\Q3&,Q8S3#N45(D:2P9HJ\L=*G-*
DA;Z>V$4&$/(!,KIW=4&F+&FG8Q83Y.P5LI
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M"DUB7U8MQ#I2DLH6WE17O_%>'[
*C2B<-BU@9!/#@*Q[D4F\:F9"!@9^!SZ9*
M2]V:X5PD87QN_BSW2RM
6%IKEE'R#XJ&IZER2(9[EOL05EG53Y1[/NX
M%IPHZ2R1X &XR8:]AK, -6W=&#"?W?
5I(!:S,1HN$GN_.MY:ZLIV\,Z]!YI"
M=T7&#.=?K<4ALSXC5?
CTFZ.:OC!RZD:+"\V/F^^D#A.\-
*MIEOL#*N\QI3RWU*
MK@^3%8H.Q#T$+N"S"+3 ;3QB3C8
;%O>2)^O!V.!Y,]E(Z F4%DNH."4]^QK5*
M.%)T2=>O]-%RW(1&_XUQK?L3)857=B\-
N83KO,3/ :'?&@V",8..C4U97=E

M!3IVZ,7)G,M(E[C?T??YL?["!=DR#J'[OC"0?
RO)F!RMR$Z"XLTSYFZ_6#,8 M1+JFTMF,
[]AR7FVM3@U.NG5?)R@"Y\(3L:Q-
(-64A'O$L>>RW.ZY1GIHCRGH M8
O7T]4<"753GS"A[_-U6V':>HV8M;N-
3H]DX>E[>;G)[-*G:55QE0%6F'06
M6_RXD>U(](31>/.5KTT\ ?<%&NZ
TPS0[>7;@TEITQ-#*-JO,=*U<3/9X:* MJ?
QS^6WTZX9KS^V_Z?WYET-@VU0:!*8\.
(6D?I8#?7A;'%M-U"50J]>88P5_
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Z,@%^MZ_K>AI0>FNC+2WXLN)^1+&?
3Z&) M[DO;2[5+:PW_8EPCLE[DYA"Z(5Z?
8/LV6L>G)SD.Z1#F-H^T-_\% B!V1Z#Q
MP$=/;*X"6)5:^_2RHJ_]A9W<;K QA&BQ.
[*4Q&V%?01I3/).#Y=!H%;S[=#C
MG,^$[@IE6WW]?-R7_OOW95J/
W/N.0ETZ)>AP+-Q#[Z\J4D*-?24%!;U!FNF
M!07%.C&S*:3,W4L9%=E4$T8^$MJ37OZ\N;
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^Q&2NQ4S=1=7OHPO^

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(7LC[&JC:>WL4KTD,$OD9;Q M\X?
3IE^VANN^S,_$6ITKNZMX.X]?

R_'+9W"XK).ZGF6_G.UK]H: MTC,L-
5.VEJ@T:+2-

OW&E>0#&_!.C\71.%&V'7T.S4_K,F0
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M\8+Q%RSU)P_ -X6.;ZQY+
[U]DGFKG@B@-35TONEB)K7I)+#!Y
M4D<86BI*[FL:*F"(BIE'R*P7#KX9-
#^T=R#:>1LJ>PT3Q2DCTT+#FXHW;>'\
M)"6V%0@=R?JM-
4OH4F4DQ[>O*A\"XBST59)DPH]K&
[[9Y749'4%;;ZABT2&U M@DYS1Z P$5-
QQ)GIBLUH3(ADEDI?(<.
[D^7A!55+%T_$)%A6JG%S,OC?_L@W
MP_BQE3G49U]6*RA>4RH9NOA(W/RPXG6I
[XGSU;RBB@&,'G27,T#W-OG]7^Y ZO_S"*
(W33-
2_@3Y=^T<@D((AEEO:/@<=I(.C5+%__;BR
MCZ?5BVI5/PC64;.TFF0>8Z8[S[-
O)UXCT54R=L-"@]_.<#$62<\0:7"=)DT
M6&VO4FAE'B&AS*WS&3G),R1,Q7<,F7#2:^
MX-E$TY5.F5H7[%SO<([M,'UT]Q
&UABG[,4MI#
*L2*RPQM4A<@!,EMCLR_N*S('>E:+IC!84.=
SHSAT: :2R.Q??TI7.)*!

MZ1)9.C)2L+>80MZZS"/O\@MP4'RUX+0XZ-
D'0QB@?O$C4,<" M-9;!2+/,\D[WA.!M.^9
:$2!RNFIUE2U!MGGQ4,FAJ7JQ+'+C45^#5B
MYX0:-8K-#QS8EW0)U]L87T^'4XDC2%
[N[")*(M.%DF5_#,AV"U[G*RN93ZN/
M0RJSSX\BH>SFKFO=/2ZPCD>5$PX;E7NP.
M^CN\Z!RR96EU#R%
MC&BM:UD83IB/EK^%V>] TTB5H_8'4*4E]
(B"%*&-X%B:7EY7&5%D/TT:K:@8
MIQ@J^E'3.C4Q2F%]ZC#PK P6;
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M.9B#O/LBI6-@N#?!(5/Y^<[F%
(_,#^%G:MDT8N\+.<|N_-S3_9EO+BEN;/ZD
M1_M)]9Y3/*'4,"X^(ZCGRL<IV(&*"C>8N/W
D5,3>EMQ="+R(S;C_|^
M:KO(9/1L#KI2*@1N!7|GES/36*#MA!TKRK
Q(^,,]5$R!7V'+=K3* M]RVK-
TT2.@R'*NAK1Z#9;!\.|K?:2T19]|4U[!$HB,+7
U_SL%J8 M6-U&E
>4A;$$Q]^<8VT]PP3*WE[OFA%N38R7DOQ
(B1*DU1 UM(
M9;=JU8!FHRX5%HG/RWD^QI[MT/A.W-
Y*P73;,KJ1;*V#YVS28@;|C:MVD%*[
MXAIA^94G9P0;P[L#0$PQFJ#C]3>I20
V@YAADV899|.Z-:9SW
MO(E[)_;T>PZ3AP)|9?'V5USX'G.ZW7K4*72L
(PR<00J@P;4|ZPJ MRO51:U$D-Q!%N@-
@!2N'%7F66P<|3;]NQ]XF?
X_AB.D!E6H^K.ES_.#;H$;3 MW>O"I/^R-
/6)L"'Q&]J6JV/X5IX:4:;:W(@;*%NHB+6KDW
.@RI2|N-620/
M'0R|25U@<7*K&_>JJ>^U_%Q%91FA0
*64$%4!-@PB0)|R=CY:^;N"+T'EFEF
MYL3'3/Q|BN5^D<<=Z9EGH>54Y)BQN"5#
B'/2=-VL.'&F M=/7>|'FYU-IC Z+Q-
WV5G4LR8.]4>[]S+:UJ<5$:H:!Z=I]N-
!/21Y1D7(/S
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=820Y7+2T1M:%W$O5)Q2,P1*%*U>8:? M9

WDY=G%'Z:'5P1559:/;F2%
[KV<2GHPC;W9SRKT^K7P\8N\/LL]M!S\>"B
MCH']B^+;@O;<%$N69[&+
;LQ185F=6OEJ;$:20F$I=$5W7S9;F$W:U9JA,
(>>O792#- M!;VZ;[E@-ULOZC[70JU;#8-
)+!BS>X_8U"I[^9J^RY4@B1B0BR@5U$TBI
M6>/.].V""J-Z3C]]P(T3_;Z>L(%8; J9Q=G%
[7< >T/"Y[V%YOTNR)&1%GC M'E>*.-A=&|
[=7T!+3E<:.+NM#KVIVCW)'CU[VEX/#W[W
3S;J$56%DREO*Q<6=$Q8#,C46M6:\"S>YWI
M3Q,F&[W-TD]2(Z6 M&[B]99%3;\2+^:Q7)
[20 M;VW?5F\34!V112]FM#R4?])?0(-
/F(AYN]E'OW<_ PF*;CU<.2;$<;@=O,'>5
G9QJ'5B+N(07C_R M G) !T\Q'!C2)H?
HD]P[>BG3?D>@@:?^Q!M90
D[N$=\.U31EDH.M"@,_?E.
MGGC'V;3DM#S-/E?ND@F$- 5B L&H'8$:-
/<@)F,4N#/M482')ML)[2D4T1BP.3FV-
(28J2Y!SXBR/01& 3YE36 M%]
(=*HP%]1:."8U07L19X]":I08B^C3[P0O?;@J
[MT)(N]H:X\:V"RY$A MO*/K(WTMI'?(
?"O"Q60X=H2DF;67I$QQ94+_OSI817:) Z\)-
B%QJ2XBB,. MZ'SZT&=F*'5[&,YM)572M9F
!2J+#&I.YYTZ).P M"M+]E=+:*3>
(+G#G5^?+QU,%YRK71[/Y'K]"G\]S\L\D6G
>?C"]K_]E(=] "Z1:0_^33[G..
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M<;L+C=2RM(+I*4Q
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<$[N!N0-(!_#P@R@L*)^%$D2._[JM^$]?
@>AJAL)W7_4?3J9'?
J=^(&TZ=KAPX=)M0@C8)G"$G0.QZW\V(M|
?!9 M29W]9G/)H5K6["=VE2B.P
G=]$@TVE5VTXQ.V M-
7&;/GY7/(R2L8X^BK(V%OBMK[[G*
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+E=Q@T,Z"K26G#5;ZSRAU_.]!-
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EU1YI&XTGJE,D0\2HFOZV,;/+K^$DF5
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MHM&7&TN*W^[0BV[*>'S%WMAA
&S[8@B>D$6W4/41@T7G?5YUG.6 MMN?
3O%VZ;48'=&)3943MZWO6YG?
11=%KC4_ZM+9'\0SBUUM]V 9J73&/E!IY
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4LL$1P\2)+P5X]9,@P]*(J99NW*=N:R
M!M1)8PI/%^M%PV^B.1O+LMK?
NV;IC\DH&G8/W)B/FS"U+ZZV\5HZ8PV$1^I
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K@71<1[[J:-2?#W"N)$!2/;D23OTB9&.\5+
M@?=^\E6Q1F8O(*ID\A(R0K*'P_L?
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*2SW]5&B8BLCE$Q[LX RVB5*4C@)-5A1
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C&/H57/L.$>,(4/6 M0D*^#&Z+=/T4@EJ?
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IK$>@$V/
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[4J@@S>\#_<*G%5OQH&DVR-,16 M<23F-
L!O%#"G'S=[\H?
0OOB9LP*4K]TAT?)WCBV$KNFOP=G=+=I
M-Q(T7(@AE]<'5!!1/M2)'<4BX(?
LUQ:3SJ.E5Y89'W!TWV,CD"
M+>\B0]B,>Z:1OEM[8+AX7SRS.]'/VL_
0HEF6"T*J6U MYJL;+[>JRZ:X#3,TV-
0&/Q>GDR!*&*V?$P0Q (_3(&P#(7A(|
[00OCXOT^2G MI59DL!
M3K,PXV\H_P>1EJ*I=N\8'OFIZ1A56T)D$[X]
MV>F-
;57Y'@PZ51&7M%.C0#JEKW597=KZLFE[^?
J@L]NHQDKIZ,@Z7NKG5J/B
MK3X*OSMJCC."!':SQ_:" :3V:+&TV9VWLF?
N\?[X6N8\XP(K/[-'S%7I]<#-
MC(^V"EPF(]'/'[DU0#DAEEMGW45;;G@$?
*NH&KT0B.W5@M\^5H6JXV6,R,[7
M>UB)_6;5R8):^]6Q7_*C&XM/W;REY],9KYT
MQL3S=V\;YXM+>1!1.8-
UTZF$GX##JCL5C=\DR6O4E
\6UC^0S+"U_OC'K-B7 M\#
(^RU5[7[QJ$YI_-9W62\N-
YAB6"C;&6]^,V+>'"Z.6*1
M6IG5^"HKOM=\8C>R.B]FEZ.N.3EK'7PPB(
MA=$"3&9P*$KW$8A-:[VW9/? XPA4> 2".
[:G;^+-9-BGH(Q!+/LC4-9

MW;U:]"]=72"@^*^D8>N3J"6(-_R'5 MD#V]
[!/K4";TV.@C%:2$/3@)YE'I)
MR"ZW#^HO#/")_!\5C/LO M=@W\F]??
I]GN%SG$W]VB;-
B#_ANWV"]_^4^+OXO_%J^/?
X\:7T7QOPRO7WHO
M1KLJ=D=_47P$'8K]]PE^_9VE27_M)T5^*_A
W)(_UNP$-]!_"V8
M_(MW%7Z=G$!Q_="OWJ@7_TLA9Y9?
O=&O_W^EO_E;D []%BN?6$*7_RJF5I"
MZ"C)CZ3[YU?
3#YDJ=B3_HGG'5S'T7R+I5ZZYS_[K8']BN?
T7,7B\]6^!PL=I MY6^AY+_M"4__+8)\++]-
S7IQ9 7DEX2S_%?)@.8WI^SJ>ZW]A3;:?
UX]_+=4
MLO=;T%RDP5;_57#]@WO\@WO\@WO\6^[(
MA.WEJ[ANJBR8^KK+A!R!3O<2J1#9[]$'WZ
MI7:LW\$JZMV?O4:N.FS?@T?,-
=UYWUC_2XGU?F67\@JR 8
M0Z_K5"!VRX#/9H(I(@A ?
X:)&F2IRU#@(G7,0SZQ]"
!=1+_$4BIE3I0_IV. ME,N(7]] *\/_8>?
_V@X9TBK X$>AS\&/^+&+&%B248[?
3\!14'MXDPOEQQ%H MU[P<3"11T]@C-
RBNH)Z;&C+R?6B<-C5JV51)8EN!\%W-
72G2.6IB;>ZC9?PM MKJ3_1^V\]QE
5Z2OC^%I,*>R,(YT))L^AZVEI%.A+)5T^R?
CC.NM&\-!6B8' M092S:%IX'_[3$6AV>^((%
(;LA_XZ6%D4=K%@8JP6!N:G8)?OY;U

M#SM_!SL+,S]W")$
"ZZXR3RH+9VCG/=47=)441#!3Z/V8JS;8>G/
MY!=$JD'^Q[:I>!:X1(ZF?JC.!K)_<
0"DOYAYA]F_M\W,XNVA8[W$EX"[W#^
MVCC4>Q]I&UFWG6X:9=J)$YY^'84SUS$J(-
$B3_0OH-E_!&*HP:23V>JH('SR
MS)_0>^Q@^ A$#_5'+[OWP7%OJ:RCI?_7-
T:7D?\P]'L>E3'>AY > M@7]-D7?
XI$BRD'7$$4AYC4HUT;W_^R9^)8-
3_].61O]4LA C2>%1+63[%D4N M
/%IRLBLF]>TEXQD<#PNI+M=_KBU%M??
F*'.3Y(BCCGAK4!&KKN@*NI; M"$I9@>?
Y@V5OI9,_I(^5_'<\M=O:'=TRS8UC"7
%\P*]IJC!UZDB'1IUZI05 M0IOC"3OC*
<0G4!(.Z0^NA+=
QOV_>R!:I<:;"*_\=7!>LKH-F78"E_#O!I R
M@XSLT1M% P.N=&;&[+GQ$E\;&/WNT/8-
&?9"F=&S&?4TP 11SA[.HT@/L.B/
M>"EAR#H3:L.* N9=\1X1E5DR76]6'
7Y.SZ5)QK?TF%_-Z[?N)WVIRAUA-=C
MP(UHZ*Y%N(D'K[?G(CB)G4-\@TCQ?.
<98$W9&E>EGK[OWH*R^X9LNB834D!
M>5LH>PWB/0G;0!Q.EN")GVF#!Z/+Y$QDF
9ODG+==^R.&H
ML5*578E[&G#OAL_+SQW5U.LE30'BLYS42
T6*6EFR,-A.W*9HQSS;7GJ
M/KAY.&38$;.^^2DS1>;U^9WV:OGS#&>#I
;H?_AS)Z8YN.)3<-@:2
MVVZ,'A]H[)G]:A!YMA^2IO]3I>NAC7"7)^K

M,I)DB!7_@*M$Y9D^6?
ZJZG!Z8S>VK5[>!BMQ+/E8*>-)LW"-
DSKVJ7C$!@+?
MADG_O$(9(L.GBGUK<"%OW&"KE;*.88']-3
=
M:WGBCF)09JUGRTREEC_+=W[.N;SO:'J[(]!
MI/*@\DKERF+'*LW0HEK+'Z*X@A_C2RR^=
<5 MF5H-0C@9I<"-
@V#SJ//4VI'!W62K%7S6R^H\I1F7F^X<1??
I(,S,3/-[F/N] M-
L'GXB6L)71W1$HI%RB3*$A90G,OHSLCH1I
P'?ZS3GQZ81BH C7Z!C",^U/E%?Z EAB
MTA $LB&T#O^J3+;EI0'!"(;A*
(U_'3%DE:@73^/VQ&GF&&0V
\Y6#_$2PN6U
M]9ZF=#Y(.XL7#8=)\R8'U]J53MOZV>^6RN
MV$& X[2A8*H[*HO11*;E]+*X<,I%'-
FW+HU,>F59EL8&.]FX;FE5\U8CN)7[
MSE1T#8UH%3GY".2 ##P"@2FB[@FSS
685,.&(Q"KU_EUF5[:-8IV5"N#_^W:
MDNO"S5 Y_B9:YB*4_?
$[M^M#YRDR)$,4(#/+B^!"T-
M1+M3M<,RHX0C^L"5S
M.S>MU*CF.KE3+Y[=RQ2L>95;"R;)ZB17/,M
!]5Y"?NE=F M3X6)_,?
VF<6[FL3.GD#QO6C4>)G;H$.8T)Q%]$.IM#
M87F&CR_#<&E0X6A(IBG/EN=A@/3*I2"2
M&E'%#EH*;CD"G?
I3=GUL+&Q*7E,NJO;KR 8#YTYA<:7*

$:)0S54]AC8OX3@ MZQG!CA_=H-
[I2;MT@C4^1=:D;1TQ]T@5TT:H&GP!Q
B?,7TD5T9[HT3ZN6:Z
MX/J;F*LBC;K.&,1P4UL]LP -F&T1?[)6[MB
2JZKVLQS#9MG.UZ+DA$%98M+
MGSZ=]A!O13^#3(@V@2N/0$W(,UZZ.,.
8NEN075|W&)(;MUPSX$4)O"FD$:N M6=A|
AO+E%>+4R??K*?
DOZ,K^9=:DQ(D/>HX1ZU!3AZ!7FXQ^_P
L]:?4,X] M C6:NC L"UQ-
;K%>Y[RJWA7L1##KO!#ME<6]O(Z^,
<)|1S$W|QM+:#I'K>,L
M.KB>%7@[BP@R4#R?
WKPSZ9V1BZS&TT< M MQX(H5!#2]%> ,
(.Q'ON||0=/5P:)+0MLVAC:*L?
EWM<>.LR.5[D@S9FA=>
M<,>^X=:|XG(';*QM?
@&W14@$IN;,H(UOJO/6YRSR;*=E<36KA|P5
M7
A]7O'M>+Q&W%&#@|N4|L%9_|8&16O?"A-.
M'''@9OA9+VTX7^F8NW536'DA*VQ'-.U9X8
[=N)+6S|M M*0RLN"7""&"&!/ *UUUFR4J-
LBHL'#:'W0.E*W.6-Q-ZQ'S;*H3:K>[ERIZ| M
_I8S^ S09$B%YX?)>D3+Y%8RT=
(PAFK4GD-6#B'>|[NZ^%-;:6;Y:'R|@DV
MWZT.%K:KGEZ-
HJ)P8&:M*L&%7.MSQ@N.&PV_O
F3JI7"L@3I/E&:FV%8$RMR MS:[E;8YD4G[?
_^(2Z/4:ZL3Q.XKZF"U

_'9+PH8RIG=L9BY]/7H.$O0F3:96
MPY'6GG(AU6VZ-H8.LP-KMFR?7
^^UWY!Q742).3+\G49F0*!24TTMOF'G[2H_(
M_"<^J
E<3MNPQ>QEAWLN>]4V37C@67UYX/:5TN
O=DHIZ@'#9^8 M_W4Q?)::D[1'"*=(/\[-
&"B;10>TM;)\&JM;((2=*B 8SU>&J?
MK.2O8GBE8:'%3SSM,U9MN-
&$$W&,\.'"%15'/AMRD("JQ)K(GIWH/G-
"8OW\ M78&%YT[ED!^S>QV^++#,6DYE-
5D1@M+]E@=58Z$\,)\
M5_J$"F6,A>VOZ$P_#NX'A6^6J;QBA!6#,5J
M$>[P4KHA4:N9Y?
+T;)M8LP']:427QLU6G#__@T\LA9^1T1!;,""I
MO,4K44&I3&] =8X0,VFKVG)/O$AL^UKF
Y%30_D,:KQQ"#$?[59/1V[*C(?6
M=T2X.2\@3]0G7:W"J>']N6IEL05F)K=55:I2
?[+)SX@I MZMBNY+FQIS)KK0E? MR!44
9_.0U2@#[@] PJDMRG*H#4@].ZRJJ]-
P]JLZ81B5"\\?7\5]&-LR_=> MR1.6<#B*-
AAMI7$$8K:#5.0U$*68 =/FI-
"5=NP6(Y"Q9P^[AO]0FH/5L+87
MLM%_$A2NKJ@4=9%FV42\$6V/F!!O1I>-
('B]_B"GD-3PNGH\4$(1&1DDM+U1
M*+UM)+$]23>_T*&VD"E81I>"
XF:$BZ02Q5.$IU)S$%SJN^D/>NN=PX)#U9
MBQP,SY?
61FB/WUYK#M5Y,&5T+&KNPH/S(\R.V;
<<*,?M]]\!$(QS92(^N]F

MY=O)60$7WZMN+2;;)?R45?Y\CZ/^|
MF;7H"$C(!GE98>& J&JS-Z3A3+=DL\$;-\-
H4_^Z0DR=GZE_FU4(?S(YSJ]L M"'0B?
&C73)="WX]K-&-
XT.5D*WNF2U!P(5%*U/CNKGP3N$UF%]92I
MO81.AH@M))X/M=Y_R'6\?
IKY'ST,_"X('72^0NG4^@16'L$\TI2?)YP;W@]
MUX1=R83IJH9(]U9>]TW(V,"9'*/[^,M<[&*/
3KN,6+<$2L: MT)_<,
@D/PZ\1:TPM*6W[08['HS]ID'(R_*XY:^.1%'=
M;Y;S[N%KL0H%5R*=%QL0051:@5>HAE2P
H]V#4SX3?M-+T8]4-'Z+UH M_
^%L9NNL(D>[-@G9EH*XV-
JG>/W@O3P/#.\I&R+6ELE\VRS!)M$OJ-
FQH:Z M^
BL:+BR;%/$#5[7*$02IAC#"I)/OVY+NCY>_X.
<";&&@"A#$*9B118OHYIA
M$=S&SOWQN(" 6131(O)^_.W-
@MJ3,3)/SWT6_7R3"RM]!)$H>N]X/<*\KBY
MYD.#&JP6D_NC81($ V=UCUQ<>E3IVC-
B[]T@.L[M>S8(=!7U=[E>K -[C] M\-
KKU'^6 !>+.9O<2*R]:6?!38=CT_$NYKV2:/-
NW@(D\7*%&X5!R'1.M@D)
M/)NAMZ\T\!A%&'",5(B/Z2E]6HY^(MCK>1H
MCJ_"1867^+0_/9B+N*/_^ J(YA--A=39Z?
R!:1/ V)YD@0ZX*4P6LRF,P*F!%< E$Y7S*D-
M6,UVZ^PK57TK3^AYWTZ'\CN_62N/'E4MZ
M&OL[*1^."2"&$:;QR.C#6Z?$17>K>E3D?
=4':]Q8O/<62/6P>--E>GY><],3O5^/-

$("3:HW(M>&G\"_V;I^?.-BDBB(Q>
M8M2K!% DW?<)X4!0PC!,'3 >[A&_M*
M'^[^Z*3.YW,0*X3_$:AB]'LJ+P;:
(A7D==G\0=]*#D=E1UF M)=ZJ?>>D)?,]W
.F+#Y4 QH0EEJWQ(D,MAB8@W
W\OA\KN%:VH+V9BKL1\]*
MQ[.Q7U.)J+D:H^]C=9Z4Z:N@16'(R:4,@D\=
<,9U[ET.O@S< "4;M>;M@F& M17(
61JXG.UI=\.'^,!:QZ<#UOI6$=A'!;$\):P'R:3Z_
[9_:>@!)QW" M DLP$.!F]>
(6ED%.%0FX9N.R]_F$2N"68BQ2BA$G._A/_4
Z83306Q*LE?-
M;_>+!#W!;8R.UU[%1HBL;+CR"\R=#SF?
2'?^^7%ME.!3!]UW4 DO=N "T0A0
M(B0GM,R@H T1UG-
62T$+;8U;P2;\E*3*ZN?/(UK*5T0K(^F37[ZT
M+P@D,$%4M140[H/,?E2\T4>RO>#]HG?
6=9>GILQ!\G624F%VVI*[@WTO?#9@
M5I;$EMZ(\87@Y88]CD"C\W&[HRU; 6E@8
*WI \88XEKP&MOYPZ-V^;\BK/W M]V\,7%"
[(%5>6G#J?)S85)G?
W09R$OJ%5&!ZJ9NO:N.,__9JE+N/?
(@H:M"5 M<:MQ>5"2("ZA\
<03ZF4A+2=SMZ![:)6NU
MP'%.KA5+33G69HQWC!5,G1P[5,&$ZRI>D
-YQ!%R13Z-9PLA7,Q MB_BX
0E4LPC8]1W(!047*=S'M4OXJ"N5/;L8H:?
*9P=Z?.J[JJ#,I!<;^2.% MGM*K]67&ZS+NV?
BJ";F_:G2O MTQ54-

JQ2@^<,EKDI42@AF88E;*|^CKY[]I)U]$_
M7K^&K/?I@X)JZ8D/O:[5
DKX:]ZZ1,;'T;R/*P9*UI"[RZV2"> M:$,2]R"
MX8=L:W? 4E2D1X_PM+U7<,3O8(Y
S=+N7E!+[.E;KM^*OR5."9"%1!52U&I$
MR26KEV90/JF%0">%,03'H@HX(R|7Y*S(F?
64CDQ^?#F'KDU[-?|:;'V6+6V M11MJ2!F
E*!((G*Y)?@EP@L|%P#'QYN)KH|H7BD#?
T/K7U2N(S$AV9M?LAIZ MMO9|5.'^R5&
[3Z%?
PHUB$YIZS]CY7"#G4$2Z&LVSB%Z%LPP1D
OM](8|0DV:=J "92)EVN'DS$Q[3?CT X
M!S1"4H9E++EEYG1LTV&YRTK]]5AM;QU[
(C"9UBGW%.8L> M M^6]D1N1-|D>(%=0?
74*%_8GT/P6T7X?52/ZQ9I"@DR0^L?_-
Q4G(J;7-)>;. MQ%FG0?|U<|2_<_CY+UY>?
XINEY%3:B%X?|*M(1]QX;:?M:JXX2-
0Y>M':M?X M5(PYW&69]:YMO%+%-
X'/OZAO*H;,Y35(T?OTS3"[LKP_IV1JA#N'H
M-*5*$ZD!E28BB H" C:Z$!&!(#%!>D=00$&
("HA("26 0"3T(B"]"R1!1*D) M:-
B2PHWGO3?>&/>
<#^=^N&/<.T;VU[W6WFNN.7__[#G7I.0F,Z
3/2YW4_S=7&?LU*LO2!(&=$-
N]EEJ[|;1:H[)W69-ZP!TW7-& M5M0,!%^ZW
;Y|Y746L0H.
#Y9+#]Z[8ML&DJC%!KGACOS
M^]JLYZ"U<@Q/S M2G5 J==K]
[!/9CY_%S|E>8A1RM+

2W&0^KV80*8L/2#0:?UP'H._W
M&6^A&P]9R#F:^V>O\2E3:H9N#
3?)7=VFLI/BO1>K$X>N-14>&/E4T-CFJB\
MV:8DN/Z:P%?)C(PY
K3_;ITWO1[WP4C#X$67JPC+WDWYSA1C:/>
Z[3R=ZQX_Y MXB?L5?
WUM>O2/)KDE3ZCYN0DUB;Y
MAZ_IL'7@[:M[)9E?WJ7'&"B<5#
B@MLSXM @ND @>9JP^K3"V.2=J\C(C!\E
MT"%5NF F:\R@;:!&
[8&V73"TWG/#AJQ/_5HSALU('UEW;I#2Q>C
MO^[DH?A4AJ*%>].L_0ZN.OQXIMI
MY$ER"8ZBA*[,
<:]4X#/$.CD;@PLU3Y[^>D/H/0LLJ!+CH1AA
< M@',0U/:\.ZAK.[J&TXG?L]1_"2EK"I2[=?
&ENQ)=]01J*-^0/2A>G EQ^&GN
M$N]OE@L/[T;SO)]4OX<267!?SZE;
<%^ZV.+]2I/4G$/R$[1Q>77M X>T-7L3
ME!/5+@:]A6:#+]L <6_A8%?
#G)2/[1]F/T\G:2B>-]:N^.#N4KW\,#5F^NT;
MP4XFKPO9=KFTES6 ?5SK&SM_LT?
J&RHB/*H,XE!564.V>Y M6=ERW.:ZP@2>?
$DS!7D"6*+QTDU94BW96/-
NL;OI*_6L.;^P.XLSW0'!ZA4/
MK42(=YVLKS=\X.4Q,KO)^]F/QH50'#,]"32
(E*.8]O.H& MEF'IPB5W[J6F='7?
@G3128535[H?
[\7AU(G#A^!!G>V+X%%U[(*J+39]^O+X
MQEOA;ACOR6L7KK2!0%IFXO]?

AK'5AIWJ:S@%UT- MM%!Y@0 2M
9A!'SVH=)HAV.X:[W%#]'PJWE!^YD?
IOCYCYQJM/G\2E(63TI M#
[TA279S8A2KXP,B%]RZ$DB<+SRNO\O-I,?
B?L;]!Z=()1DH'Q M"'?=G(O+C)N%U]T
F=/M$NF'WYF52X%8:B
*!+KUV'G5DWZDD7E5GG:114=&
M2XRSYI[O:KL5"RAN_"DGWWB]E8HRD"/3:
M]ZM_:MMR:JUB?#@
W5YZNM2@UFQ%U[28PE3^EBP,//&UURG@
%<@[\ M@V&::I>U>K3]F;DT6;IP
BD>32GO?NQ=0L*
(^E(B'BO5D1;N!%#'Q3'[QH[Z MV7P^:"TA
VBWF6QCIZQ1EZM5)PSL9ZKY>J#<]6?
8L[6LNBW-!]7O^D*6-"1^
MM'HQJHW56=J!V@S\(4(3Y-
0H3MFW"9!8PY\4\8P_@>?
VSQ8U33B>#L1^FIWQ M.;RIV/GHPJ.;"?
\;P,U2Z$OV4' M\T!WS>W%T&U0J/"P:?
U?]_6_ ?(QW.?^6)7H/
M<8RRE"H[WSFWE7"_5:+EE752HZM[5V99
@&O_'X%W>/VA L["H:);9
MIG_F\8M$#4UCS_?=I:IRKK?N/11?
&K"!\D^/0^50WN@8*!:=4($PH01TJ$8R
MGC]NS%,J"@A6K-_*?5@LFC='.E%[CO
1_8*P*W)CEZ$7LT!HU)L_6'&Q<&=>8?
S^#/]7A9G1%=N@+U&1W)VP MQ%9-
QBL4H1
ER!+4HK^&0Y=G$<+O_>0@Y#\33Y5:)EV'$.

U^]Q- M7(ZW5.;S"";OVHZ@"'GX:G^Z.@ -
_P#,=Y]W;F2YO$X'LM)+/;=\U0%&1T!7
MHR-'Q!4S)T4$^]W8/M!=CU[:950[E!5/T?-
NUT;IUVEF/YDGFG)M:W:P# VH MD,TA)
[<^/V@XG\1@+$$G>G:F*)A7]3TC!WH/\O0
5(.)QM YR*IFS37C?TP<
MUL2C=QA;]R)2_2!+#ZT=:JK$WR@4_F;
[NTU313P"GNC3Q0P'KI#UVU&)4DK9 M97
N=:[AB]-TXU%_L;'&+
\JQ=7RMG1SW>=.'1W=_'3;(YX?)U?
%T+68]GG(
MW)UU:F/CF$9O&DQ7JW@8#OO6$6AFCK4
/&7;]_?C_+S_XKS*V/1LG_\OT
MW3=@Z']N4H]I@_SG;O;_[9*:_].N_U/>1Q=I
:79ZFAU0PXL<",F$R
M>)^LFWW77VK(.YD(IP>GJV8>@.);&
(70GV]1*TK;!Z T9WT:2WKV0\91&UX)
M!R";+=7OR2 :C"FU384?@-
ZQ&/A%/IZIYQX>U2H/UR&%92CA"8$^FU//C
MLAB%UC7'KM_YE'GM=ZA!CP%FV']_B)UUI
(G.2,UZ%V&]:>8+X7J*BXWYW@<"'_+:JT]TV
MNOLGD^TFW7'\2,_SLS=PVNZM,W_M=4X8
(7:^EEE"=YJ24^5E/OOK.^^%<]GV?
HE,_._6PT#DH(2&1
MKE\%U%D!"3Z*Z+A1SZ[(,>L?
X\)%NZ*K<1,V4KH^C^M..EVJ5F#WY6A\A^(
M9)$\:J.4]/E\IZM]/-,4\-Y?[]$9
,>K;]8K^DS(G;D7+"%#,*R]1Q#C-%=.
MKJM"3BW5><;CG

,)E>'+2BF!3R+*"U2^]3] Q.-
E[P\2(FS/&DND) Q+#($>
MJXOV(2R!/^08XIF:4CBL=]$06S.I]RCS]]!Q
[]_X9,.71S3]7V3\Z#E M&KN-: $!.E=']0?0Q
58]Q*XU1!PMCUI/.7F=Q3BX=X
:0^_230KKC9V(F6=O6_^NN=&!
[K0!D.>JX$W/,MYB49
M'/EAU3,M4W8")_DG:3L+MMOM-
#4\3W;3YFF3^2OUTYMJLLMNI^9^K%
(,GB5
MW:@VJL,E<4CTEN%W*=!^?/+N*Q^EYP6I
GOJ*N#/.QX'83ZX MVP?
#KL$!9[(7DX[EB9ZE[_7]UB#84TE+,E3EBF,
M7881 6'VR*UCCUSWK.TZ9118KWS0F9&J.I
WIRF:WC&EA)Q* EGDE/\XM$\
MSCR(L$:9<%VF9,,IE_.!]VMX009J8>GPB@-
AKKTPY-WL]I?$N' C%^']9, MI>5IX1=O?$_?
Z1-NNI2SH_*%
]P<1FSQCC)R5>T)PA/>'H"J&3E9>@/XN9@.
MX;D"JPW3N_XIV:]!%[/7WI[7^"'OOR4IK_<-
H"TW=FC&"Y18+6?(SKKT5ZEE
M%+7%O<_9.3MBG-63R>6==K1<-
^J^0UL-*!FT[ELQS 4?[T)&VMZ+CI MZV-
Z$KAY@8L]5Q3TA;^G_>R,OQH3?
=;$(L+R%S MTG",1N+"5E?
4VH8_M'7]]6R+TT'7=UOMI1IH9_RNUP3'W
=,+-0'-C^\'+Y9 M2>$* ,>@Q'0U^=>G=IJ&
[H+Q0O&9\WU";:.P&Q,* M_NXEG:TC\S?
N;9X%T=*3_ZY3GP&=%.G.I7K/#F@"$\0HPH

M$]7[\11^P2MW;)6TSBP_6_X.I]:=NK.\@M$.
D?S/ M5G9RW1+YBT4EXW/\E-
,78NZ>4J/)Y\09V'YU!F<6I^M>N9KXO/0[IO$
J1I6S:# M&[V[&U\W<5R)E[WF@J]"
(XCG?,V>X?
8#L/]_MT+JOZR:^M_Y2>V_>W%TX6&> M?
^7W88S4:A83F'0C,CW#Z(\!@P,0'[Z=NGB41
)V-_2QW1M$&$KE9TY>?44VN,/ZRA
MM5Q^^!Y3S2A4^L0D8KPKYM%
<<-.]&Y["'O"K=KD.5LZVO^[?]@ MPO?[K^?
==4+0VF:&>7^&
57/*/IU,H;$W9$!G!QN+Q"S9<#:D,<;QO7F
T2_
M[:>_"CUNO=RWQF>K(/,0.6>BNBGKUN;!.8
M^=Q]XA]EL R_%T6N/P %9,1[UBM.I]=
['D4<:6F&.+:)L^%12S ML7=,]4/Z.6G?_)6_-
A"?Q5F7-:>'O_;3BIW%=GM&AP^-
)M@(I8IZ&0M9'9(:
M&&V519B2MQ.*R;D)=+ZB&WZ.31&/!DPT:
MNO0T] Z$!V$[A93U?9R16(&P_WAS+D
_[]%5]]E+2KX)V?*GX/@P;E &SOY]
M'A!#10.]Y 02]X8-QA=5M]-
/7!+XA9>S^(..@6T%:8:ZC[GO\B,U"Z
MH*:7G2U>)"?"30&Y\+-0DKP4?S<+(@ |
[K6WN:%;=MQ M_1C?
^IV$.U)L4L(8GM.L=+-+[T^8[ZKX/XIO(|
[N+_O#3BE56>-Y1PA=%&K M#CRV-
ZI"GBZYUX#;$^A._=SDRHW+HA9S*IOJU>5
MVH7W79K-(-EOL+;K(8\)NBPQ(\D0EL(G?

C%8U+T(XPC]A-_Y)IJ7 M**UO W61
M63&J%|
BHG;VF)VE1%97EG%RP,G(CB/29A9LVM3#I
#VFGG MNVD>=&U&J2;"AR0+
(TZXAI45N5IYYU#%[OA^3PLB-
:9*1|8]N.)T3C*Z'RN4 M:J5S .+<:FJ(8?+|?
<(_LYX475<3-0;U,
(==NSQ:W9DU/3TXE&R532=N[3U
M.0%VV.^Q7D76JWL-8X^ S2(?
DYL5_FQWUZ?0E0"TPT,I6YD"B<-NFI,
<:TS^
MI#Y\P5VM)L@)@H/;67A(4&X;!I3Q44@%^"
MHZY7;G-(]>R,$/_6LHP4!7W8 ^BU9>V.:?
TN<)J;[H*^.R!5"[C:-C7,7Q Q M&0B[
M2:;64%X/DY=L&R>5QR=LOG/9QN=IYADY
-7HP6&62054$TDKA"4P^ M=PJX*P_?
+2M_$W4$H=1PQK 'S8:MF_01_KGE]-5
IM8=G0>Z7/G69W8?2W,
MZ!.K#J;4Y.|KQ$JWS@9]UX%_.G1%RYN"0"7
L^D>_R MO#-, #Z%NA=0YQU_%78
,DZY:P2=_6KR@8.2V\D2*C8L^|
(QRF'+8MY;J!37 MA[W:F[L*]IM&WF9@Q]-
>|HT:5H_W(SD[:;@,FG"T3:T12@?
M8+_>=/".|6E5FYO-"B4#-
$SK!|>4<;IJ=0_R6 M6Q64-
"79BC8A'NF(8SJW:&A7[TIR*3$,_[ZW*
O@.6;/VLF-.?^DVPC NIN MX_UB]CQ86L'
M(/^7DN\L%8H=E[]:]//61O&
I,AX0$D]ONPMA!M)KV2N J>%

MS7.WM+VC0S>]^MXD\0^F?G.34/]4/?"V-
2F-W4K&G_WCTRB0+$BV_*N>Y^S6
MN#WC'8'QWE3.7^C7W"0S6RYCF>]4D9*
?_M-74=97,D@MY%".W_)FB65POC["
M#X5KRQ9I?W)HC]G"C!Z
9N<]@202)@K)2]'O7E";A95[QMZ+'
MNL>]$^;QSG8WCLN]*>0NPQA-
KHQ@\3,^5*7/=9&V$0G=?+,_]C)WM?
8]L2_.%W?&*4L>"UP^"\D&!?A#=\!HYJ?
&'3V 2!;0A MI@K\#J6R9'+;5,'M?.FO-
8Z;0R$*^U?/R9OOZFB79[>M7*>TZ=&4GG7
M<3W-V=?L$^A1CXFJL*DX0B?
%I9IRU%,0JSBAVQ+:.*XY;1UKYR>2JA9LNC:
M08;3$?0&_%4S0PJV,7F_-"Z+D/+?)^
2JM@C7O)P=3#7PR,LR0O
M^C1==1=O^VQO9P^H6&V&RB]UB"*X-
@:])-B.-0JB",HQOQ;QYGHP#KBJQV?F
MV#0"4K+X+8Y70^,W\!TA&!-
RZJPHF*X*2[#TT["/>N2I?
6OQ/GK68>O)4J0R MS&!
[W0R2_LS#Y0#4!;W:%E2TQ(*G6U9U*\'(#V
;]^5N)L2U'M M-_
^&$F@X6<&WQJ4$\F*$K,0L9Z-&S=?
D2RAFGG7)],-5"CI<(XM/. $$3#. MJ$-
UX$9PGVDX_,;+L*T>G;3/P?
93K;)T*$4YX7F'Z0FR1AJJN*O]W=CVH[Z2
MQG,ZT?)>*H?[-[^-<*_8/]V@7Q>G']&A-E-
"QXV1X&GD\0']6(60Q" P-35
MMYIZ#_;MF!T_PVN3\KT?JFBQFL-?

<*,4V*ELUZ#!>?Z2/V7A+-!AAXR^M
MEHMMYS&NH-N9PDVCQ\B3PW'87[KKM]
[-VT=*# IS2CA\L)QL.RLA<_TJRWY: M(MQ:
(;X)?
3?/%RA!%M*ZJ_&:,EGP+9LWX"'TG,H2R6JCI
H\ XY/8R MAAT^3$)(05DN-DZJXN-
TV'Y[V_TV5JW,.*:CNY:??
1%9>CTW4L6[JH5N\. MH_YE/,-
F\)6;%HFGA=J6Y6CB&H(;"A2^+P.
(#RO#M7DTME9IA"%*N'-9G"R8
M'!H9%M8X>3D;/'='P^9A[>:WDB0%PH[-
L.MW7?O9G;%M:GPSHX1YW+/SPWK#
MW%7?Q2/8^!/'1G5WCT?
P;JUL>2M(*K9UQ*59BN:9@6W^;X?]-J"$
CD'6)#W MG(!L4H#).5*G5;V^N,,O)
[N0!VN')=(5_K[>'7%ZX7>]ZWJ:BO_.QK;
[*EZ"1O7R%I;;:^B.SJ3UB8"2$R[J=#JMZMYI
M5SO.G7YX-
=OTWMP+9_6FM^6.07N_&F$<.B09):
[HLHN3TF&U83\7J*AQZ-LO
MJG^761'_%L*#/-
R&FL]O.P")TN^6KC6Z!F6S9,1+73N]K:W\H!
HGNF\B#@ M=_3U(P=
[<\^J)?)>QFP^,Q:H!CP
W96A/'GU1:3E55CNMQH*-6Y#G$(V"3
***MZ^U$_(T2P0F4K#N%B2S8!E6O[U_**
<68K.B9RY_D/CD+PXQX&2WMYH_F0T]"Z
MQB133J!H('6MP0O;LGHI7_HGTU=9ENG,\(
2P:=IJ??70UG DSLQFY<2_-H]

M+_)]XZ6]MV>O1;]P'U>CWP*F,0@3P/8]W8
H6]1SK=%);#\L(X#$P;O4 M'_8S4?
W]CLQ%;=J>]KN_CM:#N]K0Z%SXJ2<-
)H]8$^-Q#'R_K2DJ7J0NYIS
M,!0.N^8(;.6)7X=*-U)_<"
[:I%W3D9C7L4KL4\C(AA+BD,84S"8'^>+8+
M6K,2*6*GE$2@A3E>0B(BYR)XH#J]'"F^B1
P1_ID1Z4L18,H:3!%PG M"DAW-
628($W1+BS(NE.(7N-=EEL1XG,7US:
()L'S]> M9?3LZ?FFSGXPG@7O
<7/U]:5=F_++W
7%0(PSY5Y#S4_#1SQ\2B_5G:"$ K
U)ZCQ:;G4(=K+AOT M2W ?
96.A>R7M\@*R%U7'+*>9-T8Y=SE)*5
'RFYH5%)MSMD'RS;KWNL^]E A
M6UMP*5=9(55NBT
_&6AFS]027.E7Z.DUU< J]8FLD0(5-3
MUKH.
),4OFZI[JK/9!*CHA7"R+V6MX#3;GBXL$$[G
[)7-0ZV\Z2.,\1Z?P M-;P?
+!TBAM2D@QEIIBH!#65+U(PIR /*I/-
*=]YTI4CVF]D=:5M5Y M6@-
&S\]QL_0[E*MMM*5$NI0U"]4(P=
[=6$J!"%6TBB(,)NFHR-OJQ/%*/M=? MU
/0.JSJ1FST%-1%,;LHB3LLTP(4S!1A5+:*
0/4"HKS1DKQXFI7X5'RG\)R M^.
(M5>77O8-
)5GOOG.N]#58WC]VZ;_!'BI[+*%>GV]/XD9-
0'A0L4+^]4*F> M=HW42_J\6%2B*^P?

OHO-B ML4MMGI+^#FL>O'"]^"?
2U_+.AKI+DKT$:PR3A,\KS)H(*_0NO@'7G<2
M&BB-&Y/+>.
4N,/N!!QR&7!L6!3!9G_W/8%+7OC1_GKRI
MF9")]0,BJ4ZI[OL!1&SI37TSI
I88WSZOC6IFK MYH9?
Y#EK7UL>]LR),F6\PVM#
[RU%Y>UM!M"LD)-
H#MQURE[O'#@.84)AE\ . M0
3A::3(AXW[S^*$B\$-1ZU?
(=ZPR[R5UWKKD4O=F*@_C#Q&?
T#&HL1#P=+# M10C%Y /0!7+WZZSV Q
OH_*-
%0VQA_2]&JQ#)PI[^"&Z!&H5OIE!+WS
#,&D
M$%:,#Z:*J'9CJ'=&HCA2HDX'(,0#PXGUVO6
MF9X$2DG3T@2Q;D$U>
[8JH$P&V7J,UG$6)?^M'SQ5ZL4D$&1DD#
<5H_K M;-
NCUKB['*_5/LXO'_KIR=KAA3A9[9,
<&R0S2650J%)31BQ> L%&Z>QTEM,"
M_"K?EY2XK>T]?KC4&7-T9_[BR)?
1:@5#F!-;@D!J:C0/<-6,TIA(8GR !GC. MM-
#..^83?V23MP)AY\?C2PS?
9P1357W@Z@LW=1WZ]@1[1(]K2;(]^
J&T@X! M4 MR*5T8XP[4$9?
28.0!#WR,0V,S965HK+4
MFO<>WVJ56E3F%[7]LUQ?W1,;NSCU
*=C:;MZV%(\7B3

MD^>11G!SV[3\M6]QR,E_:_7G1SM0^
OG]JO >!<*BZ5&M14L1-
?)\LF0!\9_SUA'6*ABHW4\PLDAU'= (R6-'
M!,LB7!@E&(3>DR*Z8X)-RX12;=ZN
Z7DM8)UGG]BP;T\&T2[M&SGX[8.*U"+ M
_>O(5&R)OW(=+>
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M1,.L9W.\%VNT+A&X;B5/LF@T]@\^49REA
<8JQ/J34RX7,P M/?
V9_:M.H+>;/T]8W1'EQ5M=@=)A*XT@Y,
(5ST(TV0'UK[91N1,M3M=CE(6"
MV6_"#T#$)QF=?4=ZF%+CH3:5[\NL_VT
M'\G[@M*DU[38X+$>+
[W/V386[:TW!A8"SU2>[8<=W0[XU;JJI,\1-
WA*!9ZX M:V&T-=5$-MN>?
RSN7%&I1!?/%#U2\?/8=TY+Z(@++^DC.?
T5T=]7E.Z2V=^,\V8JJ6S?
Q"!U5Y#*.9;@2@_1D#7>OZE^Q4WG?C5HL
MNW<,%?I"AG^5O1*.IAH YJ2EN0!+1E5]A-
[S91AX)D7]!%7=NN(,M<7;*:_
MI\=)_,CW:G7:F/DA#:,#$#>PW@;P7NK*,^E
JN)G*I.IK!";[ZY\ MXUG-PZ#
HEN*YP8'[R@/!&[P"@V"[;UH,@A(-:-4
Q70$CX%)9YIJ:6)=B_[
M7VB;RA<])'=YX2G[NQVNC:J0U_7)ARXAZ
MIXQK$\:*I?!"WT=]FF(70G1/"PJ_M!2*>28>
M95#1Z&_IPQO8/ICF2E/627GI*_S/=8PX02
> H@+Q-[H^P9\%(BAL2/8@3@,
MT.E:H%>I!$Y,NH\7TBT 7Z698!

(1\>J2!6$Y:4W"\[B27FM]PJ1"JWLW
M#D"4>F-P(*E BOEUFMB5V4\8D!4!YLS?
XY >/=?,=P.%ND#W/_"T?5^=88VB M
J!HL@@($$ [!Z2P7/UX
(2<"U1]:\XKX0,T&I;WL
M/[1:##21G3O1DN,6*5USS$8_N9B*]O(;W<
M9KNDWB_)%Y*FIE9N!23=/594]R[>4?"R
MT >CQ&.I;&_)\P3E**0$72*!P)73.)
<1MXGM';]5/;4M,.JF="Y^I@4Q).%X
MC4N9-
RPF"K0"H>XR<@@UHZ%NVW+^3CFF\I\:$\
P.BR'^?GEC[W+"E8Z.:4 M2R=*
[&^+V3^U: *LPS>%"8'$&0>A]/58=)6[X-
6\4EYA7L.AUBJ&\E%UP%\R,Z7&6AC(V(?
NJ,Y+(&1U1Q($*GL MKCF7Q?
-0Z_@S'7$%1/?,'L:(48 G%*+K]C;PE38?$!K-
E!OC4W^W=;<%_)&J
M34UCV/5XZ4LC=C]F3!XU^A$X,HG=5W^
M/#&T@U["-6=7',]\E[-"B!?
+D1B[\,@[\RBWI<>;I^NF1RC."8@0XA/]GE;
M2>*$;J5'A_2"]OY"G6PW[H..N0W-
XG+P$A\Q2.HJ0#ZGUZ4*E(%6 M4=
(2YYK.&E-W3-J>;%!O MQE42) $+%H
O!EZTE_+560QP]I
YL7@G_7Z14L24U;.>ULO="2%:AXRX1AE9
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;$FG,07_2&'D+=]%H5Z
M\&LE;=ZCBCP%2<.?I8*;<$8356&I#&
MX1+C3*96WGYP"S>&>7MK])OY,5K%X9_F

&IHN71)(\2(_)WEV
M\17H=.7E#&]\/HXS^&"KSEP]V6J5&]2!J%8
V]C%, M.SF";BU\F+;TN_4ONNZ;YQ-Y>
[)G8%&.%@3>0+^G"KV +0L1&]?CH$-4H%
[_S*6ID,->5/;H^8M,0KLP[A=\ZD?W?
@S@24F3RE-!6Z M$?"W?
JA[39(5$%5QX#DA&Y;+K.2\'A=##UG:QQQV
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M*#$NP"IYP'Y:-T-HO?
GL^!^^1)Q5J(KU6U'C'S;N776(Y.Z5I=R!9S=
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Y[$BG3N2F47WPKIV MP/J^F>9&
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^;)QH8]]DJ]D,E_\M.5'(6: MK1M9-@I9-
DKU&(UW-=B<_=#,+(G9A=MQQ0]!_7.)?
%J_'7A,0$JX\//_@?S] MB\K3H7A^((2D\1;U
>YO92\\.P>'7L^R.Y7Y2N9F7+VII:3D9?
JM,ED+4*2> MZ"!"$1@GHY=[8Z=
[/;F8Q_T\%,9B8%ZP>A3/V9\JKO]79K6J"-A?
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F]EL^U"V*:K?'Q3@]P0S1ONUHW3S&R87&
[&>NP MYCR/8F]TLCQV]$?
D++K>11N1,U8\M,R^B$[A%98JSYID$,:/N9
MSUXJV?X&[NN!MU4?;M[;+-F/OY(P7 T_?
+5\P"#HV^J9/[_(GQM&9ZAVX"Y# M[J0-
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MGWC2$NR4\>A*Q*A"9(2XB
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MC_7 5C>(R &H7=WTV"+S"
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MQ::?=[W*V-TH:JKA= -R#%V?
T;L]V\CDY2!W$C-2C6U+>EGAW**]
(9I&D[68 MK 2XH+78[H8-'9.RQ6M"S_4?
+5AM_BM_$;Q[-F>DV^#8)TW&*1A
01T"L=%
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IQ*,+E O)XMV&% MH6E-
:4"#5,'[2F^7UEZ%AYR?
A!LX9$>,OS3U#MZ]NQ?@.&S *
(4&+B4MU:YN M+%30'S1/Z#
(>KG9["F4D,"7-P]__?
>#F)I;MM+;\Q:CT7,/N8,G%[?,@0IT4 MNA-
2[]/K1$%UX^.VE=Y^]&-* LA%!;)]5\

PE^U=_O%NWE<;[ZTN))]3O'7M MI-/.7O2-
JOTM5)#FC%N'9_W>1COWQF[Q^OE.^[??
YA: R_LG^3-G[*E+:1J
MV7E2N[8AW/(/@BX2A@GX6&C]5#U9\R89
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MYVBJ+;EC4X=T9]KGI;IB5B6,VLW
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M\%7+4;H)QH7N8&BWW1'9 M>X5
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M:_PO(\D#H)$.0+/K76@.NBW-
Q<\PQ1\OPIUR:Z**KO&#M/6]@VRT\$W2ML
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JA>L(W/TG/8W522/D--:;XK@?W''@]]?T#Q?
M$7X&W*R7U@33-N4XQ'FC#^E/.
1<$L[&8'.S)XG+&JTS-N#S(80MS>="1C^
MF5\H[%+WL"
0_43>SHU/F%BIY&LZQ35*+>_W?
G@OWQ]TR$]*X.OEG8$Z-,N'
M)S'[6_48]:UL^#84'QQC.W*[:5(=HU'O?
NZ4DM?.C>JT.Y+S5W=1Q@JT%.OK5;J
M<1;7^S)M@[QN5D98;2Z_15A,0@F8
Q";&G8I,>R!(B-NP/=0\C'"N^

MK'FQKPZJK"I[CQ!N-
WQG@/!UF,VD8N:0H>;&'P(JN9!]5.,W^K
;',8\(O'(MJ F6,W92A)U<]D+-L?:-@6)4D%G?
(7/* /4$9;4+/Z]/S-B$$CU%?^8A7Y&_M=,W-
_=37&ASS+.(6>'7TC@S/Z:(QK?"%C/NKU-X
;T^%*%9&RZH'G+!71$I MJR7E"C@=]]4-
"^R]+/0WGTVE^]),NT)C[E?
5MRC@5$+WMBCR(ES6=M)5_V[:H3Z-
4(\OJ%K M$KK^'2J6!MWL/P#QQ*? -
WKWW:$A:3<0#RAL[>^3%@,4'G)D_JS7A-
8K]G/7&[
MD7=6L;'FMA;/(3:?"YF)B[*M.YP&E.%Y&DN:
=ZQC*/!TQY\$PB I8+ M#.CVQ
+#T:!;#9.;L(W4$.MU+7%AUC_Q#<6H
MAM6-
#$K"^9$_0U>M,RY1D&DDQIG(CCHS/9\>Q7
MIU'5^*[A.4O/6%/C:J#_?
6DJ4Q1>%EJ/F_BMW6#X_-6;@J*=V\^,K3$PJ
MWC.'?;P'8SFB@0S*59)5-)10@>)"<@!5FH?
A\7:PML:0(5(_3O*0:\GKZ/DK MBPUU0=
[1R@%>=U[!_F3Q/YMYCY!F-
"*A/Y>P&;W@V7QJ#L7C=5YOM"[W!(YK
MWS3V64-ET&5'LZI!A5$4R+E,
M!#=QO.3F+^^.&TN.VE9A=9>*Q83X%_T'8
BGDJM]-^QLJ&@J.)DJV[TO!%Q M:3,B,NS9
ESSB)3XHYMPU^()OT[:@$QF
MW^>^Q2JVMK9EZ'W,C_)J@3-\;C#
[G7$D@I NY!DA?5:B;_S)>E3M?Z&4:ZSKIE
M?

7PG#5_X'BP5]]5]]M6K^95#)Z*0+#ALOXK!,
(#*KD;XV5^>0K[V5WB3C!! M=(""G^*
@/T)/3\7!Q$XYROG0FM,J;$\98NY1PSO@LSE
JTCBD!4QJ+R2 M$6/6G*.,JZN)
[UBT3!E,?!%R]LI)E<%7F:
<'/[YOPLPU4GF!,MH%Y Q*$.JO M?
J2WF2L[D+SX8\[-3FIM,0)]9:>*.3+_W?
V=;"=?%*91]WQ^C1XFO@KP^
M[7)8G3J7^M3YEG(
%VUR>ZEZ=2.%YHS\XB&.!<1)&7,<'J#\
MKG .TD2=>R=77;&](C-3]VF,69R,Y:C0=?
Y8,=X8OD];;\"NK(=C1>;. MF?
VW/T7/@B@[R3N0C*5JS^Z,5,_&QJ<'H$!US5
PG<_M=
M>N0K/N,VMB.GF^399#1&]SYPO&49*#YQ
B@V0-%;96L^ >!7Q[H#G/5
MBR\YZBSBES/R)4M-
9/.OHN#]P(7D&FZ%HELQGCKP!";O$YHSRT
M7R/OK+=J G$A;P)R*M_^6" GA;
M([GDM8?\V%:@GJ3ZT:!!\LN"W:=-
T84\,@3G]G\98W(HWTTWJB<9O8$O1XXP
MA3)LR)II*].Z!I4X_8=>+6*7-J_2+@%'
MF+P&Y%6J+7"%Y"GH]K/5A/Q].FN@RC?
PP91V<7A^P:6'/6,@]L#=M.ZV%BY$Z@[>IP
M)+!?(Z>>5;2!.0&--'&$#9!+>XPP8-
15XNZ^"!;<;?_4LXZ[!Y_F<78T]/BR MINP-?
XI?GG=L(+1VV..4E*7\
MX1"$"PLI6QCEI@H(2<".[-F#PG)'O\$"-
I569S(BO(CK90JX:+4(]=-^SAH? M/^0+?

6B[XYXD_42'.L"(0RHPI^>4Q'-E\L^N-R$!
[A.Z*['3>"4 M^CFQX78!V$R52R-
]B^:/0'VVQJ_8S$R+&R(4&M-MGJG6LG\1-
#O[W1M_"N6U M/>=SCI&%#SP S>TN0U-
,Y>"Y'F.Z2T<6"LP
_SD>CPE95^+U[R[>J;%J;6(.
M\X\;.)'%@$]G$@'#Z<<4&9G=VWN"4
M&L_S*21SS_H_N@5),$6 @?8#$+>I G-
J_\E4;EEIMXGY'Y@@H']APMSVS-.M
M^8TQZW;'4WDVN'=:L<*GE%]KA)6PED+N
INB\'-D#2^$N*L10P$3
MVVH2&^-3%BT$6JR"CZ;_.I7L]:);1T1EZ8J-
$^'\[?\@67&?UQEN]'Q)6L:QC3T">H=CFF
MZ2^\X/_8/Y&*M/??
IG^X\OT^MTVU>8?)W7]"DT_M^)RW>.?
$Y1-\5'=..2G4
M,VF^^NGY4TP9?!^M%_IW,,@66/3Z_Y?
%9H,H>6Q"&!A;$[LBT^NG\C^Q%+^_RW]M
M_JC]&.RUZ?,?+1-[@9=1TWI5SF_@D/XN
MVI_N?VOZ\7HQ^S3]WG\2E__(?
S0/M&KO^"(O_$+X[MGE=XWW].JNZ(JX.L-
Ð
MT]1[IQ;&:&N_"7:0#ZI0/[+X6!W/)9L$D]6K6
Q9I M,JQ>]T; S9%MRRM9L[-?
_EK=.^3]@43FY@\W<,
MQK@7#B^F]=GGE&%V\?YS?,Y]JG>.
[CBC_N/\(?[!6*BC@5=J\UWWKZ[(F3.
MU+"I$BO.6XBN?-C/^2/\H)531?
W!>9*7OW1SW)QEK6MT4O=AD)\GIP07I\T\

M;:['6;9/:>TM-_S6[==M[?
MQKZ]8FOF4[UC@4T<%@?67_#_T?O\&["
(7"SW UC)MHKV_PA@?_L5?/&8X)Y_
MI^V_)-\7L/^P:.-
_!B[[1^;S;Z;_ZZE^Q/Y/),S^H8/\]BN@M<-
NGW_K_&>X MV%_C\)_A4-?
Q/QK_&3KNU:?._V7XOD/^1V
$T%B&NON!P-3S4?K\&V!]Z&;[
MD1EHGK;\A\7_E"O_3JM_<7R?
0OU#U^1_(HR_:UU!5VH>R;??
=/ZOQ/8_\C^P'YG'-
__@/95=5];EE9[UNU>RPS/WB*.
(BQ&'LJ4)X_^; %!+ P04 M "
&@0A9MCHUP/6/ 2O % &5W8F,M,C R-#
V,S!?9S0N:G!G M[+L'5)/?MB_Z44-
'>B=T5#I21$I I(E([U4!:0(B+6 @%.E-
0$!!B@(J77KO M34%$>F^A"8(DU A>?
GO>\]][^RSQ[GGWG?.?>.-L5H (_XX__C;
MP"T Z@ A <%?
S_\^B$B(_AJDQ,1$)"!2$.@O(2.G)"
\5A)"/XV@/\^" B)B$E(\9 H*/$7U%_#PREXI-
5(&PT<@/A]&Z?#4]V3\=ZN[F8S&D
W'C^/(=@9F%E8Q<4$KY^XZ:,
MK)S\;84[ZOX;FYB:F5M86CDZ.3]Q<75S]_7S
MBT]+?YV1F?7F;?:'PJ+BCY\^EY36U-;5-
S0V-;?T]/;U#PQ^_38T/C$Y-3TS M.S>_AEC?
V-S:_K6SBSH\.CXY/4.?7_RE%P% 1/
OXQ_J18?7BQ"_!L2@O_0B M(
S\ZP(Z8A)>*5)Z-4/0(Q\&/NEP,L:

[J>^KN\GY;QDAF1X_'Z-@%I!9$T3] MI=K?-
/N/*1;QOZ79_U#L_]9K'J B(L O'A$=
'0.."4YRI610'>;=/I!4E> M9D3F#WI?
@X*QUW+-3J^R<8#II&"\Q3+6(E/&8H,C8'T
?KERNE''%#8
MB@.^5=CC@.0Q'$":@P.&C'"
1^>E)P[X%%1V=A$& > (!OA\#C;Y <(U<.Q
MBEJ8N]Z7QO"Q)1RP,5V% P8]SB[B
0P!#HC5PP'NWA>*G9CL*1R W@>CR#OW
M\7_3"L0!Z5:=.
("K:F7W.A$2A.65ORKI_/4'!QQZF..]3IXGQ
.J)>_XEK! MZKGC $Q)_QS
6T7^!^AO):#G5PY#H2?RY;A
-3\%?;#/T'^$^0_0?X3Y#]! M_A/D?SK(F<%.I
4$+7BPC[\?<0C:>_6 'II^&C>C]
B4*'NC;O;1A*S>?5"C
M*X*>V5'@#4]D(@7VBP@*A*6%XC%8H,$X
'T)L:#QSA$*(?><4FN@?UUV*ZQ_^_R,8-
1P0N0S9F%8!X8#9J1NYMZTSK6;IH2*,XO$
M&VE;(&?
MO4'56O.RL1WCAR))3D=IK5ZU3YU45/1OQ
B>
$J&K!)C:I1C,M@T]@LQPJD8>)*;IL0S,F[8\N
M_^79XU=-CCA :9.B-S(*N")%N?
13$ZV&1A6I(ZH8:.O=Z2D5M5I,Y%O*9[]9
MK(43I**^612N^H:;;ET5M8%
/3&H;I1=XC)=['Z66;*/8!THH*=R.#>18Y/W
MBVG3;27S(1Q05YE3Y@9!6AV$!0^4CVNM
M6^%:V" 2,]#$TZ80*H;]P;H8* M^DP]

R#J;2*7;AAA5&/2<0KU+WP PR1*/+*/^1
]/RBG@L1?5ZZR<'J)')$(
M2'&&QZ^U,:$^];$W[I^MA]!XQV*I.Y
/PIQZ!WR3@N_6:U4$Y2I%#-&.Y
M>VHT0\.BUL9EX*CZN*=^(RQ8\B%/J_%%'.
MV6=5D8U?JC"54%6"T)IKEXKF:ZFT-
K;68U4 MHH?-:QOIF%5LHR)_)/@$B4AH6
Q[69JD?+=GHQ:"0=T@T.5'W0Z7=K@ M
+I]$VW"\[3K+\S4\HH
9QZ_3=3DS!B\8;J,)@>!#P1:NX[F9&JA'X<_=
MNE!Z]Y[@8N'#/5JI@'?
>!ZQ'I.&J1RA)/8E5NW)7.]H?
OH,S=*/GK%K\-A7 M='-
S:FV\MWPDX$[Y9HSL24BK
67'[52=E.EE_!H;F(I,XY MEC0;
(N\2KV[[FQI##>JDD@_GCTBW7[OEDE-
KPA(O6,^[DEN>F0WBE*0+9+ M3/T.
(FKO@33KAM/*;:F!*C[=S-
5(/J4O"3$T2'@T3*\$ MFM#S!;J!
UQVS=,^I[T(O%17[/MUC352D=&?
XWZ&L^#]:N"*$[FR+X6\'*!% MC.Z-
LD$##B&$#:/7=+D.@ZS4>O-7%!1-
8,GD/PB2NA6,2%*(L3]#*=%)CTH7
MW53X)UST:)B:)^\E>RX/L:CSZ?
%]9\+LH:GGTNC*6\@10?7#O;
MHT6X8;G1UCIC_&U3=0LI]'
G"\'FMIK(X/AV1 +.:5E+M$$
[^Q2A(ZCO*)K:,CS@47@1^UYMP!LX@JI[^K
[A1#E'?[7XM\OGE^KNLP

MPW+)A%VQ8[BJ9^G3?[^H3IP=6NS+%?
4Z)_//"[*7U\5S]9=H!5Y&K9;6$$J3
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(T1BK@Q..?
H9J]0>_.#^TWDD;YO19.##2S^*_
MU^KX_'OT-;IL:>HG>!_C]@.0C]:D=>W
39ONV@@M0K8S3MR+.+A<://I
M&NFL0B;3,'57AI'JMQ^WZE:)CN.;P7'VG#!A
,&F?N)C&KEXV@JU6&|O
MM]*WEX;1KP;>B&|
[G@,T8@Q*4$.X$#:/WR7\IUJ.3TS_.AQ9&E
M_15B72^D+>,!)YLHQ6[["%;OUVM-
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'(+)_TPE24G?QQU>+,YA!M?5O-_&]^E|O
M&Q"FTFI;
[G)4X5D*MK//I16Z^=]7SFU63T!
<|5$(VJOP|++N;N!VB"W=^.85
M7IN|MW=^|GCI6P%M"|2==KZP!T[9)H_0I
%$GJ!>0G'V.;%0S]X.E+E/Z^VB6G:Z@D*FG
MIYF[PYQ[L7(|%)(%
5L=QFC%=3W(6M:^_.5SMQ4ZB?
+C)5^[ADQ;(66=GO:K M..NI*#
[J[^&%V2.F+ *;JB"F_17D73VK:1R
)3]X;ZWN[RW;GUD2FD4G$)Y'
MZA'M3$/P55";7UF--$P:LEJ87R_1ES*'9_X-
Z%MK]N3H%D_%>^BW)1J/X,39
M_KF]5C=:&U_6B:*8BY*C:$K6HR"H:F
:32IE3X=WP|>R(A[V"]NG%D=>O"E[|WNW

M=)N[#M,O-4>WGA[;9S0KP3Z-
MW@O/+7$-V;=3SJ?
S'I%U95FWNKX=O>+VQ+QLD[/UY[@,HHJ8
M?$5]^6-SOO7Y0A:P82YUR1VZK,)P519*:0-
M]Z>&:'C(M3=WU#6_TYRW?1WH
M.TC<2#7X.#-
:)D"Q(6+D!PG,_Y*%J!RJ>XJIGAB<+VIJFR:IN
M<": D<(XM?RRP=UK^O*
YU,!K.+L)OE8MS/%B,:&59!$WR
MQ9"S0S>\6\@+:">\2;%C'63H2,=2&U?P ?
VX"_L!:DJ$_TQ4&;IGW82-9J7UA
MO7SW[U>]4?.,
<74VXQ^!KT;DDRAQK.O/T7CZ6B#_Q)1[6'D
FRJ;VNK2T:\
M(.>-7GHOU4HX]MHEP+:I5Y'[8YC*_
S$#4R(]AA8[PW$7A_W]$_UH7[W2JE3
ME.$[>30;)W7J,_]QD=?0#Y5?
LK0I^":%H")HZBWLA"T3&[!MG]RB
/-2T2D
MK%DW!#0G)$D>'U&\"A_*XJ>@#G7'CF1+C
(]754;;94]=,OV
MR>'7(O*0LN&M@:_3HWPR:=I.40&#S%O^
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^\#-4",IOXRSM3BZ86_=,*I;S:YK6'>!;_=B\7C
0=#X'9+5(MA0A?
E(R@]FLA6R4N7/N'H_Z5=@^T(S6CQ#:@!E]
3Z$_^/HL:/%J?%
(Z6'QF7UMH1L]YY3*A_%CM^P4M:5_':
M:NVMN>M&[74B48(+FL$N2%T-

S"/Y<'UPA48
R3K=MCV1KOG:GDOQQ])&G%2* M_-!YH-
_2"!
$VLO"EU:.$/EU^<%]%GRM3ZDK"V%9PP'QI
(T'>)'4C%#;+ M][XC&&TQ&J3;\TRZM*U-
1*>DK:C(GF5V)+'*S0X43;KW6NO+>&U9B;I
M-W3G7D5Q5%&OK]MDB1)&:%>-
X("Y5LLQ/T]'+
6W;$GY^V2/$!5%!M_.K&P9J_*DF'6#L>!XIN
<87F5ZC E[:9/1[K
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>ZF1DQV!440- MV^![+M2+0DO,
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=7S%]G2B62/>,W,#:ZE=W1X
M7X5CZ="0=7D,H\AI74P_.W<"PAIZ4A\E5D_
H;MTW6S4[-2S7T_8 M*A-
Z1]WP;3T)IJ/AY4+/*S2=@W:Z^TN^ZV]X#"\
M,F H^>2VMZM*+.!FG),1+C=:WXLC%1
M[C CI!LB&93WM.5=)
<&]QB0BI>]=$+'[42:I273DO
Z?,"K[U4HCO935>B/Q+1]G5GO2N)RT)M8T
M-M-UO[(]6BD]"F;,XI,_+SO!
[G@&F/*&\2;34,-^XQ5/N_J$";D$PYB1*PE*
M)
BA\3_UU#XR"0F6Y6*5%4OLY)O+2E_GIKIC:
MJY*+?%R;2K&?WL-1=\R?L;-
^S##/Q33(G,+%/VO[IAQV_YE5FSV61JHI
M">*43]HSSI.!L69X:_;CEQ11"5"S<;JH[$I4=

J^ MKDDC.@E?
^NR:HWNMZUHGUNJF9,Z=8H=JK(^9.M=@
+C?AR2D$@T0Z1:1 S+!BK*F@N<
JU4S?"M(L MG]T:^Q-<*]P+?]E!
%5R7$]AW&663]V9-TEX?
CI=;=WDMGE3.U[Y3Z1OAHVW
M0D^]+X1#M*K3T7MAYO1I-
0H2MX%$V1,3G\)T5VO=2'Z.,;EVWU>_-8T-
%1U5XM-PYSS(S:[Q_^,&)2
M1,##K#=$21/$=-Z(7[/K:,B:?L0*\H$>6!?
I'>^-<5Y;Z(P7@=,4*FH(4(U;
MVKXU6UHW35JC!YVG\P>]C ?A;*P,\
[+>^<*]N,G>5?.S_<'R:2=7EZ<=;=%>7-
O/3.'RU M*)1P!@<\S1E]>1IQ
MJ(U0!73O)?";P75ZF-$"EXZK$ M/]
<%3R1J!Q-/JFA_R[-S5Q?
\FLDNKOC^3%U26HWH:^G.3>D:9L,F*KD[I
M<,#J&_N&_.10,8P).A=9A9C:S!U,P9"'CE)]F
$I-7_*0# MEE[F:4!50>?
3"K,%C:NT4&$;VT5U#PJTM9&Q0"6=FHGE$
MJ\4S/5:C,2DK,!D=M1#9;NW$L3Z5Q<[/NP(
(1R/2?X\?2P-"/3ZO]E8AU48UN01FN,]>
[&]SO_L)FK1B MV:]'?
NJ_(WM:7(S>UIB4N1)'<.@.)P0&.39DN\PQ>
MT&1=!MV\N^!D\+OY_CNZU%?/M'X>V;^Q$
QT[TC:T<%,6@(X8575*A
MY_SB>1;1I0J7UXJ?T5)IF:=3/,)%,
M2ZERP__AYEPG %^=@)_?M]\/Q
&>G<<'LJ$XX-^_)UY(']:O5G#T9>GZ?-ZY

MX_7^SF>-M*TI07\\N6,F#D]
[J#QBU_$EQJ0F>Q[!6BGVAZXP[8;!'>TBAS*
M;N)G:K_-KA=0=3)"
(3JH@;2+T/KBG8O^Q)>WK)
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:H7G$)0_;SJZ#CZE$3&*!
[KAT=P<&8;6O1<Q+5
W+>#+)Y,H%#D*_5I $I)!Y#\A[]9YG5?
X1%9_I]8_I(G$0% M?Y-%SN40ES9HT=?
(@YMF#*.V<=6I,^'=\:/U\:5&J>YFBL8B#8@I
J]M0&)
M\X3GC#YSZ#VP$]TY'W7D,'FBYT*BYR#K3
(+36T/[X/I70-9+?+>N]Z$9 3 M8#'JYN',*?G
XE$C7UA%:O?7K4:\'>'44
9UI+%M0U*A6["N.WU0H]#0N*+O
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USCS5F9'%K.7<< AO]N9JN*-
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,.#+_7$!EC+Q4PW[WD-C3 M$]
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M.P4!U&*Z-=Y:0K7X+T QUS,7?W8-UL
6>S.H,4V-O'X^POF4S(FFZXL16[C!
ML^>^TW4R(>WZHK496^I UPPS8J0?'9-
-4APB.;,44 M+MD,/3\<<>%,WF;=C!4N8-
1!GJFE(6XLJ(^S>SPK8\BY/:QY#0A_*$VXZL@
MU0_U[L]?R(:3P1Y,PD!K2PPZT_ABVJIW\
[>M=;OAWMX^]XT6 UF>I?79

M;M^Y>VEY45H?
[XEW!)SQ(/3&KXOFJ3;%D+401[4I@7'O/2\AC
M<#OIZC=XM?
BY'_!CEX^H@U,OULT'I'_<.;JSY])0K_TV6JW[
MDVS]J+H1T@$/:RZYGA_+F_,ZCR.6')/-O-
C>F@ Z?_2MCD9>K(.3C@_F1]61
M>E6]"\.CA+OL2EDS>>(LJNJ.SS_J?6%
<^*9HX/C,<2N:R%TNQ"Q,$J.,7.E=
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M$.^WI]9^,=\'?%I=V08>WMKUN-\1A-:_?
&H/4[MJ[^"!T;?\\55=K1UEW$I'AKCTU1K'<
[D[$TR:X%]J?5\X_M":-0]Q@[TQORF
MA:2IX2O?**(OE=ZG!>@L1-
5+,'%]RC6H1/>9G1***27CU).=_('WV\MCV*Z
^^%1-6BY>8Z5Z :X>\36@JDTW"-
SUE"N39M/E$M- M\ U17F'VL?
Z<%J(S444&PUDW_-9?
5$5TX*98;AW<>_HK:VC.:_ IFG8H[DP M)9?
WC 13N_F4;;>J]#T%SV)D. 9J\G1S
O+UX]6)?_1OI)(;U\]]>_(HPB)-
M1[:LPC733F!\NWI2=!_O82Q.TV=2HM7WV
=44HQY:]-B#52 FOLY7OA1?N2UU%*-
[3M2W:2!&E?B/\[G%12H^5B7E#
(.5'M]\^'_L>U;VV+GAA
MPD_"_]39G//1,RDK_VTP*Q9BA2%#Z4=WK
FGRES^43E)*EBCY?L/
MWYP_RO(:N_Z8Z32:P$(2V/.K(G)MH3Z8?
^H7(CZT$:$T*V8DW[TK?QV4_32/ MX.?
F9/9)G:U@%5="W=:/6R)2N[J."BK-

%?'7B8AADLC9J$)N?#)^?LV2Y*6U
M1>)J:F.:-/R6'>WE(VR/66?
=IT0,@PP6C(3'MO&O64C08>3A2O.W;STTB
MK8_;-)#+_;E/MA&MX&P3(J8!P$8O\?
F[6[E.?\YEW3Y6R?G]SAUXY+Y_+C>7 M
!2N._7G1-?HMU3&GZ+L3:[XO< H]*
M7]+;6!55,M*K#A/ZI$'/9*LT
)=?'2P3,+DT\9Q/LSN_>4GZZRBO/;_#4$F0_S
M+UUAA,B#"!BM<)1?
_EZN%Y>1I;]U2<6'Y-L5VU%\2;P1#
[9_C"K>?=D%4@JA M6UTAV<%R'AVL_?
13!IM-^8@77< \L*D2 IFO-
9.$!=;>JBG\$@F.!WH[\57C MRKR?
^6)S.JIP\;=9TS7[86>.I;L@U32Z9I\]-
R7]O^)?[JW M!\7BUF: ?'
X!2&\OWOL[LO]L&Z';DF/&F(<07.Z[^D
MN]Y1'9?10[T?-
DTCIKA[1DZN.TH.!OR\D2>C,%2V_LPXO>O\
HH[HS%[
M,!WW+^[,9HU(D1BZQ;LU!0YD("JR'^1L9S
[BIIUXYZ\#?7UC?@AT,]I6"IP
M;UO1!"!]OJ2L7V'S(4S2"\N.?GZQ:[F-Q";
('"FDZ0A4Q^5I"@N^R?@F<*CS
M"=*;3]N^8",75?AV8ZG%OEJKO9&00YA-
@3CR=_;BAS"%4[3]VL\0*WCF%-
Y9T86**G\Y;:7R:[R>F&Z2Z5EKD\R'*8I(*
%8!4H!)F1$P
MU/CWQ1Q!B^%&X0"A:B0$.U"VQ?
ZE\&XOB,N5T.\7;G?@42>ZES+>S:=O

M>3HLR;CDGT8SX "IM,E:/Z^_J6<+>8!:C
LE!?ML?=[O2KZ3L+2[*#(N<]N
M@Z]P5J#3:$IJ46)NLAK9U;/R/@!VAG=:M:N
OT8+$].[PJSDN#G MG6
GK/%CRIVBO"G/EW.7R1%0"VVB&Z84IO$1"
6F H9WF&&RQ M"88G*3%4V4]+* &
H&^79\M3U/P='I^MU-
||VN70V$5^NTE#]1EW:[0!W$#
MLB:$[&BO3+KCJ;-7'[3J$>XAXZO!B1R\$9X
-@V%&
M)@:#H_UFC]MEA=+67BD."QQI]^=9"CP?
%4@>%/WS_7MPNBJ8%7,?I(NGNI<8
MY<9ZH>450Z3-C+GA0+\1PE[$0.]/8<2"
(8OP.[X+BO,D%8X=E1M(X?TEP>- M(ZW5?
#KFGQ73?RSVZZ;U--&|VADO@S0T3
4?]HN6A7VGW65NO.1%$_5!ZH3R
M448'6FWI@]DV?,L3QNPCNT%2)/Z'?
2*2"8]HSO5R'IX*T.OY!N0C'Z:\9+8R
M3Q9%(']\:.BD%[1L>Q#39_46.^.?
\9&:5YYM:4LQS23QP.$Y.2.!+Y;\ &&K
M/@"O!O4LZ9NTYET:-
"$WJW)]%+,R'U\3WW(0T07?>).?],=,2B
MBOH4JV2*=P-5=+)_PL+(73
)^@I\;3'P[[JU7MYO-HY,3CIG)=:\8T^JB-
WE6VB* M?4*0"-8*C+P4BJ:(0U=
[Z#5Y0GA34JGT91Q%01K 2'
HWWTEO6*)=XX,["SS
MC(&6C[=P]#/4U_<9U<0"3N!GM)/F$:XX@*
>HT6S0^*K)!I-S:N2^A?N28T M5O\"O?

U(>OY+ZG<5!\77"HF$:FRFSK_ZS'>6LRYI8+
&0GFAM?T!V=R?0+$P
M'T^QO.;@/)Y)]95^(:(;W*%3JT
Q8081A5D!CK4[RXRQ*H+2@ EI;/-$L3)C&-
U!Q28^,\4@4K0HWV,"QXQ-_@/?7(O'SO
M3VA0OQT9BU5#E,>*.%] ?!
M3#;?/G^K0.LCJ-NL9
8N/%L<;BWPNKZ2ZW^<;-)P*\HNU-
"^"DS3^42"#',+ MY56-$.&PO?N[+_ND*
("EYHPJZ;M]M=F#=C/:(P=>V MB"
<8I@DLR^\\RH2>P.&U?'K[P9+= #
RU3U:GLF[B:S\$+$9VQ*NNRO$1^G%:T.>
M8?
E!*K/;"+UT5:YDO@:/PP'(NV+J5LCOP:_MP.G
%+/H6QP=
MH0&:9GKGPP2MZ++="MU3):3>270ZE20
XZI-&^YC^?D@&_XBT$=N MA^'314^?
IQ$9#SL"![BFS)&N(&9Z\BDP+#_]WF
4D2T_$./K5FDW5.DMK76V M!%]2-
GUUSC1)RC/O,J5:R%T
B"9PP!/XM5UNL:MW*N#=^5KM^'!HZW=L
MU_*/3BM==53U@='*ZU@]QU7X59)YYX7F=
"]JL0! M^XW8W*VJE=W_%&#_I^2?!OBO-T
S)![.CI% 6FM[K-#_9K[P"WTP0\[,;AU7
M&$4Y--877O0L5E[*E%=+F)%@VM!F-
$I%'.HX>(?F?:GKQ58.W+'X5O%QZH];
MCW^1^[_5'^&XSG9S]9I"_S,P=:?
WP4LP"\;;<:V3&CH^:CY]HNG44!<_OJ%4
M;)K;[-H%W*P6>

60ABEGQF^IB,+LD2M=*R1Z"##3[I=?
%\IM<0R+VLD;K5],
M3.^1S,4I,S*$Z:MJ[_P"/K2E]*\T0GKL"3#F*=
U413DM0-"87<>C&4?0:
(A]1(Q6$%TJ3+MGM5I3+F-
M3FAFPWQN7)
(W2<;P@@WKYEV4W#>&C)4V4N+/(T%:_=\
M1-F5HT;K)?%6K[[.![=H(CX&OC33."-)%0?
5?56PX5;BS%OTI]/<,24(RFRP
MJR$XM+8*.G2DYVFGQZ^OK?
1;Y%'XUH/#84[=3-
Z[!P+O?"*H/6#D:-3:RKQ$ MUPKR%?0)
(LC3L3EM:)69YN58?
J<^CO2BT@-8),@$Z5J\%U!'9TJ0_O
MUE7AP'[+IS?
NZ1"VOV;CGN+"=8X=K=593^+*-
;6H2X@^)Q^X0S=JM8\#G//G M:WOSZ[?
#JY1TUCQLW5=T:]L]2$,TYQSS,_913L=1HK
M U$Y%-\)^
[Z)19(8$Q(HGNHAIC5%49TH0&*<0=?
(Y\OSV69I"+W^>IX:KC
3V=C!CYR/N'9LS3?:GMERI[ML6.
(NW=).')2LPQ_QT!S3H=^UGDO@'HA(%'/!:,9
-6&R[+M%M#+N
MPW4'083@+)'Z^XV*806T3S[D""30,S^A*)7
K5;G
M6PZUUVF5"U3A:VF]%,N=+%7UJR/@VI[+L
_1W/1!<__=NB1>"VWC7/DVX M*A$+)
<>H(6DCUZV99E3X[$8\G'T_/WA44ZV=H?

N-ETB\/Y>.GR2P-KPY.'NE MMFIPE
DZW)/M?);D9RNL7SVI).*&UQZ]5\=-
J'Q/8>^=!_F4QP,M."!NDD%?KE'ZAAOL
M2]H 7Q09F?U9S+;9@(H5/WA5\A8@0? 6-
31K<^3L#_J,=?6O[P*#_,7VT;=0
M_.HHKK/^?,)ATN+BP=7A%4ITBNX;0J3;85
M*4!3 P=A;@2&8 CXY9=+S)S$-YD^@7?
WJ_4=OWV;=AV0CXD5_TA3BC=4IHO
M)KU+J@I*1\/7[T$:7?
8^H5B,T.I%5COP:S#MAGF76)FEA\Y)G@O>
+F MC?
2:%5&BC(2,)4R]H=_@#/[>8?!ZYIA5[_@5X@
+B/FR?9]5B" ?U"O;Z. MON:]:+1VI(B(Q-
!]Z0S1\'3JU/T6\)X_8B4FCPN=6@&5[Y^WC\
<2[AWVE[W<*E;W[
M,K7;I[H$S88,S\WF3'[*!R,BS%U)^62,P'<.G_
*:/-YL!>FUM)04.@BDB MJ"']\X)[S]
UR]0BFK53?
&G0\I_],F%]%,,>2O3V(:7W\X5S\OAAC+!-0Z;
[S3:[2-+'5UA-CD/]K=#>3_0C7GS,-^
M8;ZFM>,O]/L371^ KS?;1G,O@]^\E
M0Y^].\;11*>0Z6-]4GNH<7\^
TQ__8!L69O2TGT:);LX1DJ]H>OG*Y#:(-F[
M>7N5R2:"X$AB/\BE$IU.C>!
<4,*'1DTH=\7H@UE<^$ZF4QRXQ:>B5ITBZ
MN8(/>@B&HIQOKI*>PM$"\HDP^77]N;NZ
U5I1K_HKM7=5LZ M(6%28K1RP?
5Y%N_O:D^.0P)/C77UY\5_(V*B9*O06FVZ96
M-XT=WYP-#-^,_4E*FWC]7'^D-

7X:LIH="O:>JU;A^M5Q'06)P>S[P]0_>S"G
MW5S:-;?@Q72]-W]$$E
:QCC(MA'YBM8:78N@!JU"PF"/UG?V1-
=S\.S)J"W?
M@7ZI3G+_GL2,P,T"MH,_'BRGM]!N0B2YO1
2DA ?L^ M*@?^0117C&95
S@@W!#CA0YT7'M18;2UH)MB4-
TR2:0IE&X<,>_T9J'5R4%[
MK.#)=IBF0N69UW6"24,-@/%_44*#0F?
M:R&QD""""B_'%8=Y+_<%1*A>U39HD$54??
^>#K+$4;R^58?*HS?P$
MV97H&1]KVQ'JCG?
OQ\2MC!E_:#L%V")S/SU3M$@?
9C_19\;V74C$GO1GC_;9
MB8[[M29Y'=ATCJ]U2'C[*$_53[*0"CDX-
4ISE+"U?:(\NDU1WIWI'0OYTAB& M>=9!
[7%O1DG$9Y55KR'&I\!=PEGLG9:;ZZ$TJ]Q8
M?>?#%$J8SY@S/@:*,<*3QROD&
(TOC3'JGD((,1?M0W_KA;*W$KTKVN')O^9U
MDPYX>*
[K2!9<9[I06ZV*R0X,6V_Q@-0MVKG3U-
@M+WUW:6ES-HBW74@C3"1A M-
67K8JN$VUQE8T00$O,L6NCW_AY^R^(__4['
M*I,
S^R1!OFQ^\Z7+!@S'/#2VZBQ:5JF77ZO,=7J
; M1"1[V-@K 4:7G>HC07M5(6OZ].
[9,3$JO'?D
&$)/F[YD/*]%;J]MZS52^TMT4+6<6T*GU;LV
MEZ1K7V.YZ@CV_I%70:OVXR[ET:#3AG&_%

M?L*\66<_H]5?=6U"%%0-P[]()"L]Q#*B(-
V="5;?Y<&T"UUR+5<-7V8ZM$Z?
MY/@SJEHK]SI\.#>6[
6G#STK*K$)&4$QK(Y&AXHLNM7^GG\@W
MU_Q#\"7<2PC3;G;A*O\5GA>1#46'#K<
4+[(']XD_],LO*MCU)O!/Z8>9K
M(X/[6/^U.)6?&Z%'9)
(@BG;&ZUT%M$D8RTM*:^S7#@4DJ&\T#"I
M^Z!U?/[$:[_^A77X
.]V(:1P"I$TVK1^K51Q40O-
<=XX8^0511BW)3 MHD]VM-
=Y]:9^@Q1\:L/9T#/3%I<24-"J@SU: W;+
ML6C/!7I:.^0@T7L>ZB@WTAO9R,9IDB=QE
[>4%R@>A%=[24F>\,A
MV]I[7UNU*WGCWI#X-
1JY(59'HF(@B';/[=+IESR\!MZ3<\!I[]K!,*UD
MOL],YTE]V2W5:!8OP^&H2:@2;J@;)DD1?
Y2/%BGT1#=>*ESDL^!;+X\[%[7] M\-
K1<(P/#B ;/:V*.K;N1SXMDXM->EJ:
[2B^&.0N28B).UP'\Z$R6&,06GM+
MJ_!$]I'*]X@4FMG?,]DOO.K2CMLZG2#B#U
(U?>W#WNP[$R-W]_R"_KO1&1#
<'KJU0U(^\RWO08V]J[8-JD M,$I%5B6/
Z*:$> +,O E"F\'!E7N.0UH/D9L]!H.^*F*
U9B.]'9D#4O: PV M H3%:." OI^@!D,[81Q
Z=L ';X&.4-(8(52T-9YO#B@(!P'=-
+!43($^Z_- MX_!,9Q%%>T5,>X5.P/?
HA5CF[5CX+Q[X09\]1@]XX\W2]:RY/"=*/.
IHGWYHT_]7H,!_CX=HX7H5P]^!TOH[/,#ID

#OA7J,;^M7G"E&OB49"_MLQ'\?P=-
I<@J#H@_H67L#9V9X0YZ6:"?:NX5Z/(''^>M
>R M(]U#-A&K_DW*3)&I1BX]6:V
IN4_">7_=S9[P9QZRV:'N>;K0IZVX9OC;SST
MKH13?R--IK3T2]\^H5\8Y#'/B1X_.R@
M1\D/27>EA:L#"AS;0J2$Z!
<5AC.Y='R5#_[B8Z L(98%.
MB[G/CWF^&EJS4']I:A0@*?
C,DN*5SE>9S)4Z4&+157,Y%KQ"S3UQ%SN2
M9Y:I4\LA[9W:I6!F%UMVD
V<78ALC\ZKKZ_$M8Q3ROJJ>_JF6')3,4E
MN 5C%[^"OB]<(S%X^*S@F7+PU'_+RF?
>,?F' F[Y)]T>[M6AW/"OJ1_A,R05
MI7^;3%Z_NI?_)W_37F%F+ N*X #_'# S?,?
>#.6MBR-3&4F!(74K2M"D>DWM-
IORK6P\]8+5EF+LT-U(W=-LI%T"8L18%
<4:+5SB']G"_132M*?]U@?
C>=%#X.CE%C61PG1=T/DYH7: M;4,-
DOQEYIQ,Q!@^+["J?[-YJV7SC. X@^EH>T
_'GY-A2AT%,O$WE#VR=U.
M'$7:2IH16#IO7=)0JV,Y*^/ZM;1/,[Z@Q2%-
!Q1NM0+@ %?K)4W[>#.L:%O2 M,0Z(R?
Y^^JVT39T[W%2=?:5TL"_&'I(6LS5$#6L\/S?
HOY?-X9I04Y:H0
MU*>U'@P<97I2A:9W3*L!+897\C)1FF>B#
[F&$DF8IG[^12]!Q=C1%=1!*;R=
M!3MJEV#G?PF!#W:48(_M+Y6#Q?
Y#/("I&_,"![RB3KD*A%R05QXV05+@AP35
M.*!R&Q]E,@2;?G]=:":<@IBI;%.9QG)D]XP:-

?NPMK8F#G.EO=))'R:!#; "
M0IML#CI=/.CMO4(4&"'W"14SF$>'RCWY%
UC@S>CY$D-66K3G
M<'^UAHDG_94KT!RTWHRUU'(Z,TV Q#)
<]GE1!WW+
[.@I^2@9ZX,]76M:D#WTU5("M/A%2:%E
M@":LWYFN)/&6)T&R]M=^(2D
3V(A+@NZ?=UUII'P32N\HF@O?
UC8I6YG*& MN?K'Q#L><69$F;*[*)P;
<.L,A!CWLH=L9:PMB'BJ&Z2;=D8PZ28,QCV
MDNLC,&%X=YV3UJZ.
(#C^>@%AQTLD#L"$/87_7H9<$9N/^A\+Q'
#2)''&"' MP@&_^,+$_SI(8.:="-
\PG(+_F%_!4QG/$$/8C6XC+%MF_AT20U
J?]*TDSF MULTM-6.56S7U+(VI=T=
(FE]I"CTK*LU4NBY,)/S1UUYJMY.E0Q)&?
_6QC>4#
MNM;DIY+&>^CNQL*@YZ>YV*BXQ?A-
UL_I= >:P[6DMDNT/$2[[B(#6-'0\5N6
MF"*/[166!6L-
8Q0^YL*@LV&BS7(E#83!#$T-LISL\@?VL
M:S2J XS]-OFQHQ-%VNQ1E&NVQ6I9X?
CZEDS\YP2VI^(L-[5&TM\1J')/:$"S
MNB#SS&>&68B,S@0)_A#
(VE:M%3(#228[9GT$G]5%\>9.!:K;P?
>E,1[M/G?=DWJ MD1Q8#^., ^"5\Q!(& ?
V&\3/]H=S%TY=\>*6$D
MP+OSO\GA94@0EAK?";XNQL[
3Q=PP,,C\X.3_Q$;SR'_CU3>GK#N@HG=QP

M$QGTX6P%M3@:G5^86[BGHET0YYBD$E]
8 I?HQAK^^O_
MI>X\V=N&.#_8GE%T)9)'L/0>4$%;9O;S^">
[BY<>C)C#>9Q#'2?^]# D": M>[^6OP?
326NOC,\(8R0MQV?
G1[_45G^"OH5R7%5U<&
TK@HJ,#K^04$E'L]T
MKF+6],1%;DC19E^R!P88?-
"Q#%O%I.YS5COP^=2AA)A O'/&^2E;>8H/
M#P2\6[$A7Q[Z(S1+YN_2]WS?
MOEREU2:Y$5[9V1=@LZX15V%W
U'WM3Q.:;7 MR2^OW9;)6B8?\]=
[HGQ_6VM"7)9,=)59 MMT*-
'F(]:=7>?.MI="BV4&$6(+]%A0=QCO1_]2PV
B42_?]GRP'Z; JR MC.\17:HT_K:N_U/YUX5-
=MDGAUGW D72*#_W.8+
[^E5/F([.>@XBLE8H.SWTV1I[DU2'
MURX/J&47/[S(;*J+-$K-^1HUFRG:5?4V39?
X.7DOU16D$NVKC](+KY_<>WK"
M8:3.ZE5@62C@IVA!EYU^?
UQ,1H2QOKJ^L;8A%I:J1C_('L*D2ABF0G55=
M;T<_%R!0.;'914-S@?9M%G.GM?JG5CP-H
MC\&LK@%GR^(3?
F^W)O;!^PP=ICQ:*0R5AVJ';[RHR@-
J4MZP_SJ0*;/50'@D M0(5=.6":VE.)GKO-G-
P@_O&N_2D3..OB#TMG9V[E:+]/!':&/=^*$'Z
[E+KZ^GF3G]+]MONI?US?
QE"S4DFW5;W6 M?SI3&-J]3)K3GU]=F?
(1.M#GSBQO-"Q87'_HW?

|EW>|>Z<:C<"=^5I+[J/BS M$-^>B_^+O?
>.:NK;UH:#-&F&7H6@%)&J5*5%19J("
((T(0H(@9ID@"-([M" @65$
Z46E*"QVEB'0(TA(I4A-
*"*3P;G_GWN\]Q_,;]SUW?/>>>\;WO7_L
MP6 E>V?
MN>9\YO/,O=;:;K&X6#\%S39S&Q&$T*4*U?
M;M:],[K8BI+(JZ"K
MO#=!FE>94WXV'1D$((G5@=GH??
A82Q,/FNQ?YBSDX&DMJ=FY&I1R\=(7B=-2
M^:>+R0ER'0@!\F72EL481:W$+.C^[OY8N(
M^HM6[%'K<6&#>+:?
T1WQ87MXP^0YO:A,+4_JD2_48
@A8=CS=Y[MO(K(%0)ZF^'5$#=KY)AD
Y3)GNNWV%?^Q38IF:3H'H,],7;3Z
M7"K#6- -2!?Z+V$$V/M5#FBS[L].VN=I
XST"U%1@0>@;2Z8SMBWEY"_:(G@
M+N#$.-
"G7V3NMX"SL_I*N=Z0;D9RP)K$V-
^MV7<8CAEG=K=Y&I'T0A\4F,B' MA>)K?
U4-SH,IC_ZMA/(K[KX!JE_\+\6$6G-'B0,0&
[(=MLT)]/LO]9$9@@"5 M ;K)\$>AP.^?
=Q7K<@03<'\7%FEH$0!@+I%F:/P'H!CTTC'
%']4*'[.C*/: MLYID2 Y%-V"FQ-
AK5FFG)OGNO1&\R&_@--IZ-= LBT%
MP'8;]=>?&U)4-:CG?^T5=@!ZAU)
[$Z8C1Q,6H;T"@%<-B"SS Q 'QP'H*I*2 M
SBG7-^=5^!+!Z H #F+H#13))$7V:;'' :\1!I-
9MVRDZ$?1,^]1B\#Y#T= M1HV$X+_-[

!^@5%:VT8C?
L_;0NA:12AFP]CZ_4:]RDY%9AY%:GZKU\.^
M[%F;WX"MKAR)*%MT!UL[FC]7YA$!-
"_%'@7U=?[A^=6'-K0#[+']!TYIDXS
M0)_Y5=
IP.IHPNW;=D=KMM@\XY^*R2Q(Z%Y33A$1
?U@F)-5O@I MQC=&47+V+
L,!T+0>MA*5/H33&Z54!STS*,(^H
1HF$MZE&X)H6E@J^12D9#
M)9([1NMUHU950"A.CRT$A)_0#D4FJAU]1<
M2M5PT/*IOF#%R^G?[;)\I?$E+'1X(?
\$QA9!)A1"8X6SN1+^6*(-,X^
MD*+CRC13K5()>AI/*
X1OS>_,;BVUK_$H<]J:,(_/5HVC$PI:Y
MWZW&'S]+F%=?];
<2_5*1])>=P@"F"!X"1(!&!V1G<'+/!*8_]C47;
M8R+ET>KLD2<]E^K^L:ER$:3=OV3D=>0\
\X(FU/8"*BP&J& 8@YAM,F'(1 M*F?I%;A
YC_X([=D!OX+&C7B (FL'^H[MN0-
0,T>Y[;9/AYP!OURD.>OD+'6 M(,33C
7BT*O@
.#JCG67%FBGD5^.$ZRIC]8!1#+YQKQ(_4-
=F[0':%P/A31E M=O+HK-[3LF_3?
YRZ$5_]$:9FWKV!4-
I"!"23=%#7/ZJ5+7\4D_U\+GC:HR6W8"?
G[R] M7RF[^WF^P980;/>-
QABH91EG!;_6;F$[:>;O=.U'MF7E9QX1#
<1'4&+#-HZ7 M;J7*^AE%@53I&W BZ?
B8%U^YME11#^N,LJS0,

<;/1W@9%5\'89@"CJB,E>(9 M.TN+?W)["-
M&Q5@Z^JS>C(?@')/.
[/Z""VS*:>=G4RPED2ZDP4;H&Y8%M6):VT"I
MKBZWGAL1X%B5ZD]';.AV[_O8?)M9=N0GI
MY:)FZH3@SZVD,WPME$ND("PD&LVRBJ!7
>C_!O.V1N1R)LODUPPCR:B8"MY# M!O8!
(LT_?,^)31*8<2Z.' 290;@\L@KE/"0],L^$E.
(^/)+,SE>KQ2?.3O<] M9WBH2>
[GP^0V081ET[UW'\,NI6;TEK6OO>RSA!*80
ZV5,_#UA4'QT6-IS%*L1D6V@AI:3SZ*U)WZ
MTKJ-NO 760W8%+9WC"8$I'%>6C7&6H
,J-DO8'P_-;!PIV+P#R@1'T;^$/$! MA/?DGC
%BQJ8,J2=KX7L]*%345]E__.W
,J_XH=:0I9XF#?QY<47UB0&*&9
M4FDLYYT]I/O(W'=5W[
D$+.YVZ&9%%$2J'+MTZ"+PSN'=NZ%:8*1T
G M?KQ\CJWWD*%/)YW ;]'XDL-
N#DY&;14\?
P5OY5RWO2I&MBQ)_QX>/'@G!]X5
M3_%4K$9ZJS6^?-+O66#?
&RE8.Y4VG_&)\9-E/_X0,JD.
(T._J,2!4"=8U<:H
M>MK*;V1=_T"XNY\Q139H/:E@Z_R]]0;\YBS
Y'-".&.(R+_ETNW^WUE6TX._M@]!O_Z?
EWG^9'L1"#D5^C@92[1@9N52#"D8Q4-
'0'WK?#D K5/2V_57F[C]* M7=9@LA[B.A(
/XYU-3D_0_1+_>JJ(\IO#!C6)3Y:7;\;('YD)QX?
W%['D92_
M[U6@L_WR=&VU0,#0\CME,W&YK-.9$/F;1

863-[W
)^D]C7Q'*FL]G>D%1TB[!=-3"#V#C[69
MN#8T/G&JRT4BH<'XH3EQ5D;%MQU_^KC
A M5X8TTM_WUH44.0E?/Y$J/5CT:3%
(DCJ*NH!O%X9'Q3.^?#+:V=W!SV!T0[.3
MU]E=_&6(;Q_HSA]$Z'? #PWZNZ;_9
ZXEP4E6%-"PZ&-GH!H5=EG*WU>K=
M*W@ :EZI+
[KYKK;Z8\Z=UU%G%8W<'3B9GCP*LTFR"0,
MY;J7,VT?EK(*SC__":[_-
@,Y=TE[YZR:A:GGB^(XZN-=4ZT
MXCIC91Z6]^W(,%V++2FTJYTFEVXRM/8FI
X/Q[CZB)K*I%^D\0JF,NF\L M1:3?
M;%^3O+%:
<0IJ84($^UC6;JP:Y/B'R"Y'WT3M23[,I49)'H
&.*V_J.W4KO(!Q"KY
M&L#"VG/WC[."B,O_K-U.M:.)WP] :9 35"1
P2NMN]2(&FN?@-[HFNW3)KA MBDJZ
RJ;X2>9F!'ZH]=5&RTF%%EDBUL[S*K#'7'U
M';6#7.,+KF\TAO.WRM5G<9NPL^R:AUX%]
M]9 =>O;2
$+OQ\PFO/^8%8P8'>&EL[<;NO(^_SLF/KY4
$<-$^P];Y<^';%NGCFL MBJ9;
[D=Z2\W/$ZKB6D[4^;G&'1YF2/0O24"4&
(NG&4K7E^&XWE
M%VV;X46.F7C/*X0(P#21+;H
Z1;!)N__A%,*4&^6_J%IY;^!EW7C6'CH3.[F
ML27D#FUF7Z&(?M[CUQC.$
M(UB$$V%SNQ(,.6S4VD8SZJ.,MB%4Y.9D38

=^ M).R" LK\2"$A!"5<8W1LX?OZ(=5)'?:)
*[RS?.B0K/W_(.U[\(](V='=*RH %*
M=1/@K_#XV?Z8\B86#]U#<&5W-?
[13$_[=] !1_JJ[/CM&_"[Q7NTFR!MW,PP
*M*D);+**GKLE!>S].3JK^R9"'^R6:\K0]VF;XL*
C,OB@=6 MME\GSQ\F;3X)F;3T7B\+SM)AT]
*(@7%=JSF7Q(,*XH][<]7XP):W$,>&^U>7#*
M=G[1X?BK,P:@FF;1
+JD>RQ]P0K_)NG^ZY'L]R,$3F9$?I$8!B#\]
E:3'B3
M\>]!>Q70NO_]$O,']&^('NH]&MZ_=VP3.;8-
):LA?/^^X\ !"0S]BM[4HZ@<
*M@!Q/4CVK*I2(?*
K_B>RYWGV"VXO"7F2SGBX#,JHZC?:K=5-
*OK@.75_76=Y,_6 M[OY/9.C?'ZONB^*
/0+2+.CRT!G%@##QA+ZU^;SHGO/WKFWT
M 6@IJR+M$SH!MFG48'4
NAF,IG)OTP$JZD\WJK$/;0&^N
,ELQL#+B..2O-< M\1Z7HQF+%0)R.1:Z?
9&7;NV?\Z@L"/P;#'NN>O^-#OA3:S-
/0RI1E)0#$#M@ MWCBDW9I;SV"+?
*GS[4#@'\B8$,2'WO..A*0>UF9E,\Z@5T-*
A>YR4$PI#ZHH5F,#3SX
MQU:!_PV"E4ZOM$"]^X'8A>X?@+RI_,-
TFW^VD(0Q-(H"/0"E@B\"4'T8NFTW
MMICQ>],WIL9?
*W_1%"@*R+;"4UKR+W)=:R:_PQ@E0TI3XD.-*
B&X".:P2%(@?^ MK%]_*^[D?N3L3Q)9
3\R+ 82KY,9E8L1%.SW3UN:

(:;W6]6(+/);HE;]TT#= MC?[;(@WV
/0W*>X/+V$0_JN
M]K7^ALX^'-8N0S<[]]FL)5%,]*)&4H$POP
MY*" ?E*]
[?"/S8^8S:U=I,0\A%"1M;1XC]TZO-
GD%A#$8!H:" +]:A"B_$]#
M\S4:L.D/O0'H2BN8RE^]-_];2Q4=ZM?
W;LQT*NU).LH"7$IGAA;[*?<,U('
M8)'X#AB1&8B^ :5SD-
SM/^O7W]&P/>G?:P#GQ*;^27M:,:?
0)G,W]7X P[:$ M)'J0%IHZJ;70']%?#D P
"E71PA]?QZHL-/$3*KS@&W!I% M! 8(?
@XB]Z?(\7\S___-_/\?S_Q!WAUFK!3;$=X
QPO@W-KA[#_KQA(1
M;$$N@_)OH:M!>7M99\X:7IL9_;A!NND-
07X+;D:3Z(&!W6R%)TSS?UAY,0;MT&6L_
M5)[G/7T />GZ%XV:U_)0O\%U_.C80D
MJR)ND>RRC%^1T,V9<@\M>Z$?"K.";JR1U
<[<4.BGOD'H,?,Q' @6![-PBA< MZ ,0G^-/?5
@C"(.K1*@\H(/'8!F$P] I!+H'!WU%7KI5: 0"
(!(M1A70<0 M'."?P^ U1B AR_M]
MU((+>.GFD+\/7='__SH(*
9(Z%>D4*C,^'G/BL"NYMIODT:WZ?
W.*=G86Z M-=-;-F"'7@%0!8&8;?2"9%C$-G-
TLTD_3,:2.DV MP;^U#B-
_.PT&^Y>YVLB274";4G+.[V7].
M,%NU%7AX1K8GI3DAW. \4R,M
M#K3'3!,4Z9K9%@-.!$TC"U?
MB@/AT7]GT^)9;R:$^SN"7*T.*$P8H>#_ZQ

M]V]?!I-!MK@@/2!
[Y9.P3IHE6:VQW.L,\#XIL]" M5G7%B
3.PZU4@"S?]N:@ /PGW-?
CX6+T'*V;L/A8^ZQ8/7,_$97N5DPJ_S@
MY=V;>Q^"\L_<=I75FP4=FJ5?[9;#@<-]?
B)K:E?
5;A'R.C%6+U'83]H\R+^[L+F[E]L:LW_]YJ
O:)4=<.&I(INB33$S4P$P2L6A7S4-.] 3\S29
M\\6D9LJ%CR$*V@)NGD6?
PS'!L)]W$EE0/>#2LF>;=^SN+/8:]56/2(]Z*?
%ES#2^HZ94ZI+Z7J'>7H MJX?
16$YC/VK;DND0T#L-
YM!X+_GR@NKZAN=G,J>MLLNVPR_%#*W
M0>2S@H#(^/?9DS]H6A0#
[X@9!NW;V/E:\C423*]Q9/0($@&?
#;IP].%J%PX& MJ(T6!9J@.[*Z=K4^A
#!9KPH3-:VPI5?W^UO&'DC
"YL$7EJ,3T&):P)9_B; M\P^RT>=FW*/;Y>/;
^@H
V94$>U1KH'5:#6+&:MMDA]L8B%UJ]S2H9
M\QR_5?OQON]Q
[SW7NSWP]>>")9!QK=FW1XWR2);+D+=-
PY[/F1Z%C"WIMWE M?OP-^BSR#B3*
[@H@;!F?D)CG1$JU',ST MZ_"^747V-
R9+6TJTKWI<^M OQ
B8P3_:]]!Y_<5YP64:"\5T%.VZ09)+^H2W
M:+,8]FX2)54:T\:'5'OJLSXY')JUW^L5=Y,?:.^
<$(C?%;1Z M,/%$+_S,FMHLKCN[Y9!$D
MP7

SJ*B93_PJ\S("R$)13X9Z&T*>)*S*Z%7[T/IWZ
MWY?T:D,*'3Y?)ZX/.KP9I*N7LNHV5C?
K.2IO,|>)K:7P0&|0^&O)SK3AM@Z[M=Z-
^|:)NQI5I+A8I!N|+ELONO98L,]*U8DA_E&;"
K%>!0|QB03.
MIPTBF7;ZF5=$\J*OUSX(7S]-7M-
%0!0#/[<<28QH$1*ZEM+.>60]CK($6">
M8CFJIO3848F:I6U:V 5IA])
[^/ZTYM%YEZD^).GJ7LTL?]@_YK:S*X.6B>L
M/16P+_4]VJ7_4* 2@
,%6"T=IJZU.J6VR48M(^Z+D@ZB"N7K!
<;B4R_2LJ7D M!Y.?
9UC8:W]C'GYBW0'!7T).X%J;=*D)-
X2EFQ2I2L]9&^9B25=U%ZSDLRD
M#;S^Y%4IGJ0O;ESOG?
GJIFM#.HTE&4^O1SH O:8-
Y!@4L$3M]W>H3-S!Y'.K M:M1!5/;@<.44 L-
M
TS^R7$Z!I]SD+>6UETS>'TDIK1]IEII]86/4C
(@? MBM6C/U_4P+G.?
NFB>8^(T4S'|5A6_N46OEAY8^UD"E|_|7(M
1P^2QB-+0ML M0L;OVE&CGLT=7O,
[*Y%T5LP*5GF>-24U,O9V=KY@R$"E2N3>.>
M!Y@'H4=M:F*D]3^L*/>!1*LIJ"MX=K@.&M
(L? | M.<-'@,([!HNGL6S@S!X?
@+AU16PPI%N*:F\'=M8@)I'PNWXK!N;2$S?
M6+-(3W7?|-TL D%"!F ,@'?:'H!
<(D>KX">ZQ$1&&QPT.N'7VFOLO",?"^>G
MYM|>IV$%GSR.E8@5O4IV%_B,POA4(:?

QZ)5F<%.%(*$ G-!B7+CT|
M:7I2U:V.GR@HZ.Z5=6B398YR>I6U/5K+0S
(L<.4;"-6G ZI],:1^D'
M[OTAK5^,G_J*=BIT3)=_;+O^[-
U5A)7TB_Q+[^G4PQ-]B]Y04Z/811 ?|>|S
M++C.,
[!;&^*4#MUID@9.79MTX^8YFU57B;VYV^V
]X M)8UZ5^8GF>QI*<9%NFI=-
DG@=PK9)4Y3LRG'R'H4A>%G7?NC]84D6-
N^7]]J MJBVL,9]3\[5S@
QLIYP;]1GU1.B^53P[*#B$;\|;EYP|PX]TVB
=SPK_,:RF M<+V_4U=Q^
!4*>^U+II(3"R\?.+E*=&FVRD=G"RYV?
Q7F0;#E)IHHP>@#_W1
MNBS(%IUJN&_KMT1PER/SP)N1-
825:Z>.4W"1O_8'D_O0(*5G6]'6KM?0A=T?
M063%.%(RF0T0I.'Q@.MI(*
$,/9M>;E[36:3<'U#75PKH:S MY-V63UR;
<4)AL&<2[ZB/=I"B"$'@3"1"9XARHS:G-
KFZ($U4P'18TKL*GF88 M_.#%5UOG.':C'_-
YB9?";*T.,X\|L>Z$X(TY?.W&*.9D/1.L@AW>V
/7,%Z1HDTC3'*Q55$&0VIR-
N%>,0;=Q=Y^LJ\-N?
NJ[]NX:*Y1&=^$:>>VP9@> M)'.$?
KY'XIFKRG'HC*
<^DLXHN&$2U#1ME:9^3IB
;;0FBE'C56'CR7,.G9&%RP)V"^5ECNH%Y9X'
MB.)/[S,ETXQ1'F_"=!VII;_6GB3G\M'.NNL>Q
(TF:>>P%NNY=:8+>LZ0F[

ME,6M..'U5/5NN$-
!GH&CN5"S1"\"U;DQ#K$A+>*WYI+*BP/KS
<_Q5M5
M$T3L]C*S:D.=3%4M+M:#)Z8O.KSV?
W+U4 7;R?WP.!!EFS2 6X%.EN(6LO H
M7,+#@)9&R!RM5 REF(X,=4
$*4@"Y[3HBGZ;,IM#$EIMZ^W>O1K9R:
M>=5@=VI'AY<.*PR.;-
(D25CARWQ6'!D)2;_2]L;PCCMA6(N[:]SZU81
MWM+YTW?
E#=182WCARYJ0"2VBQQ#RMMEC]
[E$]8LOUI4J_$PF\N*_)-D_BV5#
M9V9K29A7<]TWLKR1=M^L\'\7@GG]J*S]'9
"Z=A&:L5E!ITV3/Y6HZ.N/)
<^/G;N]@P5C$Q4E?XF=L
M8E_'AQ08(ECDV)/9NM1=4UZZ+1B%1V_6[
@R(\HJ0M@3.5P*I78WN((PWG
ML6PG\UP:ZN[92
^[GI;UNBN!:*Y/H]/2AT[X$E4(T2W@20EL5G
#OO M]F)Z:M(@UE?
W.5>/3,_%4NGS+>2/RRJ#3:\ 1[
FXI@3FIGW2/
M($Q(._C!R38HV&^#G>3/UA.VWXMI
/L0/_.&U[3PV=J=/8)H_JZ<^)C/C3EC M
.T,%J3&J(X0&/%9%:]5.W5/D0;QG&BV"X^XD
T9/ER6ZY?
M+3$VKPI1T0>%AE!"29$XU,3N[$8TX#Y0X
MWBRLG8SQRN'CXMZZV_MHU]E_YC*A?
S42Y0%]OQ@>*DRA)[A%W-46<&+(PB2]

M@59E.5BEU)_<''F3*O6TOON(5=/"5.03JH\<
ASE'S=Q1. M8#,&/>6*?OZ\F?
8STY^KBR[N5"GS$Y,%D_#VQ6/#OM4^\>0(
M*15+/KP],W+A"R=2V=.@)< M%)F0#7)H
2O$06IN0WZY).T[FD("5G2]V:YEB9D\CA\>1:
M.*_K*2\NU'\1T^!+=*%&ZLJ']F&8.Q*AI@3F:
UI-?%/472;SF&4:^RM9L[
MCITN>O'$.$/Z(MT3[L-
G4)5%K\#25"!L7+S!H>TS]/(-
/',37DI;6QGXE\A(Q<@C\HBQU.?H.Z@89-59
C*\ 0DD@S9-QRR/
M44VI@O7,L2%;"=S79\H7NRLOG6/O/J-
OQ9#8T?3NC^KK)/FP!XQK!QTHC.$
M,&:'\C?Q34ZV44N#>8P]L7Q6AP*]+LR-
N+@^B3Z?L94[?U8$8;#5)6Q-X64C
MEN'7XPDY6M#'Y?
A<2PW^EX='O.EOD$IVNN^^4)2TP65.V8(L
BU MI :@.ZQK8P)-3"(LKO'YX2!,E
LDY%RC9O=(%94;LW7)\V?9,2?VY#JCB>NV
M1@[SS%,7;Z1\|KY4B_J3.8(S)GN4 -
'T^3Q+CFB-;F:*QR^\&(I[$5N]XFT
ML]QSDGZ>.*:GR*91;7Y.+(L%_H5
UM]C6=N>TDWL"Y57_7MEI]GMJ7<
M]S[)9/D/? QK'!*?V-*K[RG[Y&Q?^M\K#
<%90-;U'N_IF*GJ7^/#^W;:Z>]&
M;9/!C^NZB+6I0=HT_R*[8&-
;79NXKN1*.$?65\JL,]_VQ[05LE9 .AA#:=@+
M==^D]
(9,D7UKM;TFG_O65ML"5H91HZ#.2@*A/;G"

^/4\-\(U>\UO M2=U!#5-
J#2O%VNB7XI+,:^)>W3C7>
[Z/S#H@[VN3WP(I-+:+T&_R$8_(]*^3
MN_/NIX9U%M<7V2=^W%7Q](QG[ZZQ?F?
W6I18[I:A;T:Z@L>S0]DI<$)7AQF/ MY^G
+.R)Y!^3 ;[>=^%EVSWFE;?
+ZU14,@Z=>5)?8W/QN>(1L\EGL]$=WLEU
MZK%Y%"CAQ&/$V0+,E
*Q2"W>L%XSOK/E=63>^,#3C&;_ZU\7+!G@
M*5(Z48"@L:9$EER9IB/-
X>20W*3TZP##JRJK?J$X<#/>\$$B-
UA6H22?XX.7 M!=.
<:L0]R5,$)"89&YU@W_;0<'6&<
EW"2\6BV5C\Y1#Q5WYBG&M9-"U5S5*
M*!6M[JUG_9AI473?8.ZX\
[8P$-.&N(#5/!R,'\%#"ICM?]0D@[_R:!;"UL;8
MVE3 XZ%G??K6*WD^NY,2[SMSS?
2/6_"]^HX3A#Y8$D'():[VVB,)LZ4E(>5
M4[@23%*$VX7HC@XX2"0Z)QX[?
1.>P'UX/CO9PC1$%,"SQ@,0
R#CPOUL0MMU MY4BQ)08/)O()!N5R[C"7-
*<'5*6@0#BD]XSKY>1G:
<'O445W_@7>%/\O=?R/ M&F&OEL;*,]8*
(9(/0#4[VQF(24"^L:S,@RA".E5H[
MR;U[T^ZQ3<9#HLZ9RA6%HI]_%*,L43TS$
[MIVG-,_CKIKXM[@7+CB*D ,+K
MZPYBH_LSJZT8?[<[?-$]D'>
MTQ',HBNJ39FODM X&=.=X0!E?
9\"]S$V[8$.(J,N-YL?0,YR;NA-\M 4.O2=J37

M#(:('$^?W:!(;P:Z0KE_7IWJ M07%,ZC,0)
(M$>^_0KR%.@<(,V3VK4'U*))D:='&@%NW
[#>F!'P<1H1/P# M?
IMKRF;J"UPI<_^:@.GG|
[(=G"F!W1&8NO[H0P>@.3"%WZNG9=^Q$>
PA MQB10ER^PW]@Q7O]I?
&T10$DH;C^=;%=*YIUE'Z?CUT(+D=ID41$
2FPA^ MY8EK"X7X&4?
TQX$|^(7YC(;*XCE)F I/YN'2.H>UE^>_]-T-;?
='|T/O>$<@ M66@RI&"+2B37>6QI?:
[0BEUR#*1W=%5X^6+FE[7VVWP6QP2>/%
MKZ|?ZHG0(ID4APY"|1;)&*VYOIE$BN?<
8BYRYDW?-)PQ%$@SE!]]36;EV6R M;
[URD4C2MRM3W9--"H0C:%PR2<:_'*^0>
"*T=:9]8X^/;'D_S"I9M1UG?"J
MYFN!9%Q^WX-8"<:[MUFU*D894L#?
NN=#3U&< #[5C*2;"DQNK^UQ?CNI>9%%
M_(N/W#LC;**QR(OQ2/H9R3 6" -
M"..]1H3>VNHM-YI@. M3+|ZN
,6ZH%#B(V438?)LO0;52F7+B>
(&7V_RW.T7E;.J^TJ|XI:H&(I^>X!
MZ!9M^J%U45VTJ>&%VJG*-.D*<@Q
MM,N:TUA+* <)0A#I$N9X4?
12P?!*G8:YW*7U/J$T?W>AC-
@3OD>90#=!BZ$YODD)RFXU?
CZB]2;0MR4M1<9L0I%#0+I77Y/]HFM]:Q!B
I?;QH*Y0M,TE%JS0JH!0EY0+;T=T-
H534VABE(MF_!1YPGI|P-N?4/#.#
(,A^WM/UI:A^G@NKEW:KQOM[DR;%DC*|=

M*0E]HYJ4J)@=1#C$G#D(YI;K:5SCEO97F>
Y3^5&GVUSW&-;#_AZ7@, M\-
E!BAP^*0N+Y KTOD2P?NR6='9Y1ZS7K-
M[R5F.=+MV%&FJ!]#>4W)$%
(>T1J/CJ+8X^3&70B5=E..R*5C:.O&;)&!_=4
ME.&V7)Y-DDS+36.A[VW-ONX?!8^,KR
M]E1+>LS4I?
EG/N/6/H)W2Y7?,2]E\.WIXU6PR$XHD&-;P
WZ?K-4WQM-A"/1
M6*&R^;JDG_,XR_IQQE;"+',9"C[:X5[62TQ!I
5H@)U++ ZZ!C
MNUH5P"W^8W:EU"9:_Q7A3I>)3>^++W^(
RHIF5A020JG0[R6LZA#<;1'\2 M!
L6L5_ZMO*-Y#&PL;XF1L)HM48HFC?
4,A(&C*X"2$O1EI M#
(FOOV8676OQN=;B9TZ[=5W4"^$;:O6F4O5=
MG>J/1Q+E'9%+E3!E6I=P8E0&P,
[H1J6',6J5!Z#']NT#-91;V>M*&;QNI'CE
M1^OZH) V?!:VXA$!/?
#M_]+1U&F2EES64V7NS
M=3O<^T70Y()SA>R)AMZ6.?
>_*8KYO&2,^LZ?C39K<+$U^>U
MA_KH*^UWG,7S^4G:K5SOT>[-
W^_3[>KS[3$3V-
J%=UN\2=*0YN0D3:6X!IO0
MXX98+D^%J=%J/^V FM[=7OA+?
E^A9*HHG0/ZE%*]5"PJ7Z S)VM-_S#@74)_
M&UI
C1+*AC<+ZYC.S8^/CH)4?:UA'[O+%^9^;

[MW(Q MN;@KU61="M^(MCD
B@R>,,YJ$X'(XP,//NAW- ?Q"44-
^V,>Q8L6=26%W8Y>
MA+7F)N0>1;K/D*3>1I3>V7((1#OB-9+8
_;]>M?'0I4&RU\E^;*MW4Z;MUI@
M73KRDU^QK(W#$Y>UQO>&<@-PG]
=/M**$K0 ((O/U#=C#.H3K$4%U*AYH-
OA6? M>E;\1.6B)63/14/@5NMC'>.KP3F4-
FJY-DZ%5+S\5!58:$9@:\5"'@;L-
M:F\],.K%/L0#$-WGS,\)
^_2YU]D)Y1)B7]%"6>)*Z>
AR[)0=L>CJ!CM75N
M%4U\5QAY06T(.'69[I"+'WL9W0\73I\-
N_D"\C^9]Z+9AT3.HX^W*!/N$KR M)3.;
>FKH\\K62=G[96#F1J@5 MZ43A,EKHP0%
(5+V@PK#,W=_"O88@]8TL;&]$:"C^D2%'[H
M(]6>B0$MHP'6%D&UW!O?)R\L'FF^!Q(%E
'$)(W+C(6ONV$9F:T+:BK7
M2P%%S#7;F>KL]VXN3MT#D?
<[\BZPG<88]B3DK.HJ(>CP,UVY4<9S2@)V7
MQ4+*V_;F$5]W'PNW2?'*+I2H-
;IK4&M9&>0;KQ1?;+IW[N#OW,
M4F!S^_SI4>_]]NF$LL,2!"$&8T6^"V?
(^<^28H9SWJMF<]!
("%NULOLJ/2\J.@EJ5LV_) MBL7TE)W-
AS7UT=4]&XG)SN-67WG3+A7#G-
Z$:>\2O:G/M%7(L@CUY%9=+H<+
M'$S302?",0L_O@L*&\B3;:-65;CO&8-
>GG;4.$'AZIFU1^B.:"O7':FJNU)<

MK%AR7'CD"
[^OC*QVAKRYKL75%P79]]A$2Y.+BUZ!'_]26
M:,JDU^$7" MU[R@3K.>>N\+Y\6Y?
OHMHL70'A!Z6N]#TXK7N')W"K1PQOA'1Y!-
MPRY)ZOKW^6*NBZ?DAYU3I?M,,:&&
(9@)$;,:T33AP-B=-<,6FD"@_94JC06-
MV%LQ;:S9O,Q^1CV,WXWWDHQ;UP:JJ'$4B
(BB # MSU2!9
Z$<4:QMS]W\^5G..I^JLM(K!I+I3XM
M]CUID_%4_*K):
<$;1W%\];,'(+X)TF(;OV93SIB2)AY\1_\;\G*
(#_#XSOA*G$:?
M]WK"X_K#VH0*CH5R#S66I%R_>RUM
MET?)-2JYZHXVG.Q)YQC&M/#6-)8._"0QA-
"W4#[G1]")C)Q?&D;.06B3SY=2
M;Q0S2O/7AZL<8[7N_HD]J5-N[J8BXU=O4/
H/N"N0)J01HV#==EQ[T0?
\>XB/WT,CIV7S'0-.IH9 MX"H5?
UHRS;./)A[:)
<9%>D3H'L.ZI'G:P9)55V16Y=7BV?K2;%J;
[LFFOKMC M<^9%&XMYB\@].B&4'1 !M4
:>_T[A#E.($Y_-:W4?)% J)60'BO*:/PXVAA
M+O7N4/<5G(28WDF"?
([Z>W)@8@CU40,;6>,GCWN=]O3)$=5&KS#
D:$&3[$SC+'XVG5=
MN",_PJ%NJVP!E'!Q\KUP:N+D.5?
9Q^]E\Q\:QB"=
(,:&Q=%%S9OS'!4K%ULIY]R@X2>FWDDQE,
MC"M7J7(%E@E[B@7T4A]T'U9U8C4("

&,;WL3WTB#%14E-1->T3251\TDE(\.
MXNY#GT5"5%S/D.X^J@U3GBB&KEZ;_8F^
[553B%^>\GN&DAJK[.<=GS(AL775U@Z>U
M#>R'DYGL(Q.=#$X9!)R^:EG<
M)Q6V"CQ4*V\,B^TQ^N!P?U" JR3?
V7_ANY$^@CKQ:XM*X2;P3Z18Z-%E1Y[1
MA6$>O='7GL$DN#1GX[#I;IY2>'=ATR#+S
M-QNB[NLG$%VQ,YDYA-$[EJ4D_&$O?
H&;?/2#UZ*7YW2%%VYHS27'G5_FEL6F
MUG-9D+*Q3AA?
%X6%^EI;E&P:*$'C]J;W3"%%7+3/EL=@9?
+C[P[@[O.E6K70 M/=D\I7=(^; JG2'.>
[5Z%H8!S]8CH
3I"$^ER('C]IXFYD3OU2W.=E.ZRT&W
MF>F]18PM6-/ J11O:D95_R/HN^3V&3#)
>.VP)>/)CLI>7GM3.FWG2.T M>!X"=9YI.
[7GK&^^^VS]1\AY?1#BUVJ_Q U?!L<
_O@UII.X+E$&!:.#E]W M17NS>
<(#W&XQ[G^_9.%?
G6V9F_HDK+!'ZVF&U$S 8"X/U*6?
C6)"RH8D\L.= MVYH4A6_4'<4T)=]_=\-
A_//]T4TF:X,;F^6U#SE9/Z2<7K;"U66MS>%1
M?K/9#><138H?1 H'!2X,BVVJ82!!">?
L75M%
J8PY[\>N7.H,XLL%'BB%0_,%U7V#ITI@S""3
Y MK281$FJVLWS6X=*,S:AOPHWF M1-
_:8*:8)+?SUT5NQ.(&$#:CT78#L\/C-LLF<-
[3%Q,2A-+G:Q-4+G[>J&5O
M!S%7FI_C6Y6_-5AVJ[HVZ@Q\

[9L^KT^19:+EK7/T82 0W?5?]56Y2!*<;!AX
M
KN;C+"=0W*0PL%RIV/>S_SR:R"/X_93U==E
<,"[G/Z1?1__"7O"_8='P\RO.?-/
M#7\MFL3X_>1;. !5"5!:H6NUM*%78(U?
&XA/ZG(COV@/'8#6"FF)#[]07X=* M:[3.1
ED9=;R9^YWOI:T1HF'77\-
'JE_K>PK,6''.R[DS# M^(#ZYHF43(;$5Q
>9(M"
Q*Z6DX.H%B0Z,L\^RK<,3L_K(E;)&N'
ME(SB#^6ZN9O
QV\'^WXL.B;EM5*7/$E/8ZDOH<"IKVD0RD4
M\XI\#FQ-X4-
93)ID,*]LKII1C[>MT1EZOJ4#4"UX%>Y-
]D:P#5%42AST\U:$ M_0O=BEN07K9-
G4MS;H?'V0,N;)8L0DX;0/W#M%>
(SZFUVF9D15K??E>2U,>A
MG9YK11^U@:IMDYZUG$
MXF]0["ORR$%&(62F)?$S\17:6E()*J9'+
[E69=A>USA^@362=5(CW*9B?QWJ
M!1F'&5-14%?!4%',-
+)533I:K7$ZPO>HJ]&JU"-
A58M/#*]C7YPY*Q)QWX C
MF9%RC/2I',$^I@J)$5/$5[ROF+ES[8Y_FKL_
M^>NI@$-A8AID!MH
NNK$6BQ^%Q#>29+/YFBY<[
U^WH85W[FEL)Z :L*HZ>?
MP^='H9:@=T[=O<;7:CZ:89QIK+8$9V(07C
DQ^&PGV" U5TS3M?^06)Y(N M'3=@+&D-

U_8:-)2,4K?REZVPFKA:LK4C0.'9(MJ.0)W-
)MK,\$>*2\8]X053 M-\SXULK@
CF51H.1F7]6C?+<).P^\>6J]R!$ O2^P(/CI+
M-
AKW..K$@,UWAZ].@0[K;LH"3L[W+Q2UUFC
$Z+0!R!&KH$F
MYCLJ>G,A,B0O,TY'3P[76@UKU-;C.+
[TTV6WGGA+V3[S+#J9.#)' S1A>#EI
MZ]ROA7N!M=C=.&<\L;A"*:8K\H&
(2(BLB9Q:G=7WH8:7P54$7OBX54)4Y-@)
M__D):N4Z33:PGSCX[0&,F636C.;
[]7*QTV[#\F[^ S\&U[W>WIF>EW)/I7QR
M/A?/W2?.ML
$^E!I.MB\&H1'4F/\!J=+T&#H>PK2(X=$:
["1,X.OX+) M*P15PF.;I-
Z8[]%6]R]\E[O7Q4NW"JM$K8EB-
SA#AX7'VJA..B;M+T6$&30[
M7V#37YF]O:@8(7O#5O>'I7;-
]NRIJU;QN3EU&Y/6<^K1A)GFER)X9*R"Z4(
MEB-
4SJ0H@@_^=GHVZKJHD(WY;G2BZ$G/.A]&1
MWO.7^A*W3GIF6*:RRW
B(A]G3YO<3/YXAW[+N1G*AS %!K.
(8)T,=3L Q0I8 M"Z"/--
CF+W.3].S]="V5Y)5EG2N&4S\;\^3?
3YGQF9AD9LG,V;O[=ZL;@+31K3.U8_'52,;0
M(<>C=<],S400S.'[NU=&N'L/^P7?
L0A(Z&.1NIC[B97,6KQ%=_6CVH*F (4W
M'J>8B$<3_4F/RF"!%[8,204HDS?

+#_6;4@C&\^5S$5]YLJ],J*]C2AX9C'RE
MI.CTM$+Q5^JI;,U0B**77[FBMRCEH?
UG;T7NL[HM;UK.9',+;FU]F2];[X@Q
MG;*/Z<SE4B4$>^(-U+6Q') M-NY9# ?]/"?
*,".X8P(CR9>%,J>;XLN(M8Y7[LK
SF<*KAZLIQD-QBW$*?C-,D\C6; *['4*K2CH-
;J'B/SIOO_M: M0N2<4\N-
]WL&O5[0RU.T#IKD)R!^XB81OK3Q ?
V,IGAJ+#6Q!J;Z.O')ET5G
MD5IU_]5.)I67GCU5*)(4+/YNZ&'$ WP$J;8-
=:(ST4G4?NW"X$W5M%K3>S\K MH8U?
+T0\Z9*,& P[DTR2Z5ICPR%C
M]JN[AQUZ(B1/?
VZ.>5N1R7((MO98ZH5(0$7"ZTGID,]XERG(
,)H MRH&03KLCJ803K36&IL-,KPN_4#-
*SW5>L'8ZGK^>/Y_6\GN?U_/GA>
MLYW')IPVSL?@)#K ?1K$W
=PI#XR_$(>58."!LK$BN.1B.Z1-
3MK\+PLB;&X=*9,NNU3B)%XWJ::
M8T;IKRLW 728#21H22X"&7=5_^\KSE
M5170"9E[8YC?]V$#3L==O;&>X7K9R=.7"V
0/;5O2TA96(E
MKT%G1;E9JG>C2/:3OC+B7'65!B^->_
M1)I"CQ0Y&+8*:!" Z=_,^K?C&G-
6?]ES_RJT@&361=KU9L!N-!1ZHJZ[_()A M
MM067V> PH@PBA\MTL,)
[C_0[V%EX71E.]1G1J3SSG:5D0'@S%:P(.I8%
^S MMP'M#S';Z=>+?/(-9)&\%(G/I=ME#
[0K:*;-+F%T$:@,MTEZ0_P"LI\I:'

MSHWJ)Y/UW;KMNHA!LY.)V7DH&)QL(ZD'8
M1G83HY3[2J'NAIX#PA=A9F=4(R*E
M=%5L6G['NUA8%N]$?_Z5%
#53>:D<*6DAS3A8-2X:'
MV[=0+,0,>FRAGC^TVQ-[T84(=U]_3:$]T[?
3_1P:.:#5PJ1G>--
M!9V:VH$RJU8Y)X__\IQS^(VVZ?
16MSON4"Q_
=4]YI_)@O9S^@3/B++E*AA@FB)TIQY%Y_)I
[JK,:K0)T7#BW-R8O(R2(PGRE^P%9IJ4]CU
M^W)$5]5F;,HUNDB[2+-(9K>4I&^*L0SD
M1+'<#-"@!%]_+C<9$@[JXR -&^GVN2HX-
8P=&?_9'YRX-*=:^B\"5*[N>9\X=
<9M]8ZYB[A6#9YCULV:6_$+E
M(,53%/\E]R@!EP4Y^I)||8:4'3L-S V\1-%33
MY[(,415TS,3LM_+E;P=
)8W)5J0_:'[ZY9X9M8|||:G!'%)GK]*QQ<^K8&
M9 [U-N!'F "VVBTFCF"]W_WA68'?;Y
L4M[6R^;MP>,G-&*^H=;!A)M]A1-,
MV5KM&QQ^\I!D7"OV+;TM',0S'I+B$K9M%
M+6&38Y6-?./[)XTTB$TJ6;#AYJ
MGNE@%"3RX1L0(VX@PF=:$ZR+ID_C>/ZY
,60Y0@)@X%D8ZHS4:_)9T
MWN*QZWH5@^W74,D/P18Q03N@$TS
JCG=V5ZJ)]LGWI'56&PI%5AP=\62CYA7 M-
AYP+)IS\E";?20LQ?= G.^.5>V^+%&C_1[*;
[0)UIC%(NC< 2&:>9#QN/^2
ME[]94E+:7,T9=,1;QW5NT0KMLXBBR4386
$V598IR8(J.K$T 2E&8ZL

MR)_TYO!C!ZR@@\FB])N$7G0.VS3=VOS"T9
<)V>UZ\C%-
OL/*;^^9/5AQTD)K2.&ZMGE)W
M64*+Z%Y5+;'4RX(@AD!7MPKIXO-
(E_':9C"77*X94($'Y$_SF<6[UEY?>/
M(1H+Y_YDZU#[D>IR$_(BR*^?
D,?',O:C!ZIC2^T'Y!^MX"'/YRP+Y0>>=90]
MN+_B"8KS@K4<-
)%X;9==LJWBGFR;5LN1<2ZK+B&FENCM!;
1M?@9PHN3J.T$;N$*.\PF]EP\&O=;8I3G?
AV MFHW9J[@-5[LF!PA2^ZGJ
AVO&/410Y6\%[A@Q7NO4M4+3
XKU2[0%T$1](4* MF4T5.14KIE\3VJA=/-
Y">7KD@>/E[(J@T<#QW=6[G]?6
M($.Q;ZD\B8^8W=CD>Z'W+O'^^U;+?;_?
O7CH M3,D)*RQWGN.L77 M!*PU.Y
@@,2E*H@M4J=%U+J8NUZ(VTEJGT[4[X:OC
Q7?_%!+ M P04 " &@0A9<;LPA)OH "9& $
% &5W8F,M,C R-# V,S!?9S4N
M:G!G[+IG5%-MN#:X:=*D-P$A5
%ITA4P45&*O(BB="$BT@540%!#@B"]@X*I
M$*1:0*1W0D= 1#H$A105"X$=P+
U(9F\9\HW:^;[,>?\F#6SUGE83U98N9/<
M[;J>Z]X[K$46 1]:VUG#7!P<@!7V"\
:P,0/GDM_*H?X >P%P=K&; ".#G^ M7?
\^3AYN;BWL>S;]]_;%Y^/O;FW;>/3Y"/7^#?
Q7ZV7U!@_[__M_/LA_^M;.7FXN'@$>/?
Q"ORG%ZL7$./C(' !7!PJ *
<8!Y<8!VL0@+%]Y/D/ M]SB

_VUQ<')Q\^SC9;LAR#9H%F6[S\7%=IJ'[3'[U:
(^XLL')?1(7
M?'A5;DH:WL]]SJ=ZJKY/RFD*5#.Z>BN>7T!
MG3YC;6-K=_;B)6<75S=W#]]K?
OX!@4'!$9%1MZ-C[MQ->)"8E)R2FI:7__!1
M0>'C)T5EY1655=4O7KYJ:&QJ;FEM:^_H'Q(
SHV/3,[-[^PN(0GDLA?
MOGY;^_[C)W5K>^8'7YZ:$BN%]/LE3N<_K
J:NWI@2DU8R)ZM1_0_N/R/Z?
M!1;_7XKL_PCL?\2%!_9S<;"+QR4&(
!HEP;;2V8!88Z0=AUEE+I*M.G/7NX<
M5.1C
0]4!^42Z3VU)*%S;I6IOX\]=RMW\Y._3?
Z1I;TN CU89@H\80%VMUG M6%
(["QAYP0(2''!?M;#-
JWM=F!];=_>8I2*]L/^I88H#CO
2NU,8SG@1@F7< MQ6%>_+?I?
YO^M^E_F_ZWZ7^;_K?I_T=-7Y-
QD(X^0WR3*<#+ KCO0:&$S528 M.
()05K26<86:U0Y_&AKZ_-??
&I$PZBEUO6'WMR=Y#TCM^;B21!B*VRS@
(M8([M*VZ
ME+^NR4F1NGABH2E<*M#46P/N(XOI2RV
M]7V]QARS%[P1(I2O=-
TWV>$DA7LC'87)Z_IOC<=792"$\]356;>,FM
MCMNP*&6]B=RF@VDT
4"SK+RCH[F^.>_OWV]'?9(,MQVT$R^=-
W3+[P5NV97R M:U;U69H=J9QH&E>
[I1GXQ9K'W?:=4E99\0D>J?.O*H'&@F<)R95

L/(!RQ M :4*RX8+H.]RB$Y"#(8ZB0\3N8 <-
CWN!ZMGK"T'C&IL7HNLJTA^&W:[O*Q7>
M2DL:N##SV_,,;GKS>?O]
[8:0.U;E5W)NV/!RB_V6,@$D+YQA;S>
<*%,IQI7H
M&A^EGU)RK*=HP6:*HOCK8F=\?TA^..?
^KD1EF]A7I8U'+A^./P<8B MH7J8!21BFI
#3V'I&)XN'^%NXF>[;_:ZYU9D5>T\M.2T '[
M>&G_I:U-Y66*W&$!^>X0C 7X<5U@ =-
BR-8Y*($%\':Q@-$:A@@+:+C/QNX/
MOE(1Q/]=>M>Q\6N\S'1Z0O=B
K/_[H_WS8A+9YG+$"V1^HS>@1^
M$,KU)18[CG3L*S].>WGGWD&5E7Z\-
-7BA>(;;V*OCWS-5-O5S?ZQFJC?!;N4J&]C>-
;$T5MH_@
MK3^7PDQ80!\G)MB>!61@&KQ6UW^3/;\Y?
9UX?1>F4_/V
MR@UI[LF5:H;L7A@%YD)TM!+YUV"/2M80?
7RPR,"OZX^X8QKQL$
F2]]@^HJ4DY7E*0)Z4\ ]__FA;@URW3H'
9&YVM+:O[DL<:'+ M_MXJX/"9ZL42]
[$Y@\+Z405N"%R M[AXQ \-
P>:P'E$IVL!B8B* =*$^Z+;KHH91C9
G:'8AVY[1^FE9_U?4#W)B= MB[.(D$DN3-
_1YDG\L2YMF6343<)J"@L ,S\K1/1'] 60!
U_JLRJQ-^JDWN7
MITQ,6LH"6Y'4;*ITVN9>]MH=EW*3F#[R-
27=;J(W2
M]71MFO+/=FRPO>&"G_[T;DMJ+-

[;W3W=J 7P.PTD]&$E,(2J() %#.*:I.L)
M6$XH^^PL7!8?C!7IXGC>-
/43B9]6"_ZV5[IDD_]D^(+
[19.\,2G[^&B[!BM
MF1:8@6B&VMY3AA\I5G[0/"RPCMMD(>VZ[
SX,S/I#U/OZ[L4
M+ZH:9R6F^.]OJZMD&C(_8,5ZM)F#]9]-
N9!TZ[4VX"F+.(8ZPB[[/Z@84&0X.PXCN\D"
E<%5RXS#H+$CU4S M1-"W+UPW)RNP-
T6-6.+OF1I]]HL?2!=Y7\,Q ;4R!1SIEV)>]V*:-
H?K>(()
MS!)KT=Q0E@)LH$=ZUOA,&_/C1RA'",5
M:8]4<3OCC:VY:$(K_=E1WW7(YX].1O^1V_(
_!58Z>P^STGF/*H-AICD]$R<_6]H@S
MG,$'A?I^U;^.-']-
'#3X;.D@80@,2Q]I+.=1+FOS.S;6!NRR@$4)(
M>U<.-
T%SA/3/9FY@=J9^4XC7U=A]Y'/)@^:HT*>AU
WCY&_.8TF7,_8) MX.29TSV:/= ?-
E4)HO3WL#U:W\+Y8@Z_|_Y^]\R(Z;:WT.'8TY
M;X:]1I;A>'<0Z1V.20X+
(S#9'^8C*6^^B'OI)T>.ZAK_,A$
DE:.70DILM>,
(SRCX9HP0ZN\Z#D$+UHEFXOA"AZ<:LE^,U
+Q9 M@&=(FY6JH=\7KY]+R]HO]YM2@-
VZM%5!2QEJ>2];6PC#E8*T[U0%"R2=5@I+
ML_U\+>V:FFB#6EI6-
>_^TFVD9DPYC0PM4._1NJ%1N@5C_\+.IE
0Z7CN&W8@H^.;:]-

L%/KEV)LQVR$]=4$KG[L4ED67"(XEO-
<*0BX[L, M_+BI=J_L"?>CHJ-
>/+@RK+E"$;L^14VR\(]-C&\P55-
T8&LJC;5L2S/Z6<;Y MO7)$ %(J\(@]%=,
['8@^-&UI?>CTVV[-^JIRKOXW?G]
<=+_:++4@# 6_8W=!!7H:H6
R":DK05@"#J]]8MXX6Q+JVWE=?*]?
SCTQZK-T MA'Z^XC^5-
9]T_"U24O0^*!BFMWM^ST["@HX*OK0[>T
M&\)*H&>]E2#EFA]RP@ETTQ_5=/@'%F
M$S 8_5%PN(-N7RAT$/;=L$Q";;F
MJG?'@XX@"M\G;^Y'64SO(%)[E&>BC@?
CIU2[VJ9J%/&S4N>?7[536 4X\M[;
MBY^3%$W?&LE $)YXP\&U5%S@ 30
;9YH_(@)7.;)'LP-^3BY]EW&D98;.2B6,
LBDYW&UH,:@PO5 M+H?
@2YY4J*?]=*TIM8^<4KYNE)M?
X/LQ[&A=+B(H&U)KWAS,7A(DNJY'@ZXD
MQ>+GWUG
M\O3)"4V.!YNV^S>F(:JX)AR7>YY'YWJ-
DH
MPT=;DHH2M^W^A'3O%2((3[VY(1C9,04AU
<'S[K
M:AS+^S#_V>O]D6>:QW(74\IE.6Z>4!0!
(Y@"^?23#"

F 5KW*K!QNK8!F M2*@.Q4YPVPJ,G5T[\?
&?O '%Y[0O5M\:E#TRO4-&(-@Z[\K&+
<6$(1:7',)%N0=5)1KG-LP;KN"

/.7SX&H'^(U MKSZ:?
@U<%HJO.>!W;MH*$.H,AW0GL_59
.%)APQ%WH<0J]!S* 1M#N>W#\AR
M7/^^.6]@X?
UX=]/@CXCL%IO(:W+V/]K7C3VSUX+61ZGC
M@UB)&"/7YIF\,=JWC:/7[EQ7MV4!D;QRL0(
(M\4C,(G.<=#-[R%PC#4?4::
(6TL)\S#^8*GP,_W3E""59OG%+^[=\R!3C.)T
M9G,0USR2BF"7.
[U$>UK7TN:1Y,/9BM;=0SQU=F M0
0,6)WR77V-UGUJ*"7Y8:QY3^QLDWWD.
(G%2M9 #\+B--CF!:X=MC' MD>;)YVY'T-
*OA;Y4>:?HG//RZJL;*_I@(:T>VJQE?P!;0P9-
IL(!#&^,Q"!< MC-
H]J_*TN^K=^O^[B/G<$RL33#J$ N
((LG)PAA^/&=W3AV-HM[CC@N&_5C
M6NH&@Q@RH20;#]Y,G#@O[# MKKJ@-
I/?B(Q,9BORA>'-I?
P1C,S.ZS:TWD^CGZ9_/SRJ&JNMNOR.0V#*=
MQ+OD)*<3/L,G
46_Y\PY;)/,^G$V(Q1#!M0[7=91W3+>'1^O-
RO8.X*O3$82
MFX)436AWY;SS6ZY'E5I6_4G8
M@8&.L,5[CGO)
<%A,W8!I46(5"Y"&YK>1YM8/MYJS,B6?
B\MKWRY<>^2;*?7/ M&REL1X8
L(:X'HZW9PL()/7N6E^1L4N)("B'0G3.1K*
E(4CRUZCL20I_RWC M-
LI75(^SG4%%N'8!S]E7]762^4P!#-T:*F?

R3=ZDW_E^,] C(,M8UU];$$HJ M\J_O8;-
'ALOUE8OP[UOYVN G\X.H:JX%7* CI+$ZC,U
MNP54JR(=7CXC-U'
M$F@RD@P[-8NRH/V(A#;$3[?E34:F'W2R?
8.X>U+IBY@*HWG-FZW]XVT8?E-L M9I=C
0R)#YMD3%* ^62J;T\+E?
NN>K^@9U1GVGJ2E=:V5XF4MRF/BV6[)
>2 MN$#9IGM_1[;(K/\&!T@KW41=Y
#F(/K@\B\9\]O9Q#^ZUZ;U%*?M+E5,&#U)
MO79J\-4;A?
C27E_/(4PS"Z!PT7U_(IJS$^!R,=B3X-
K]'N&8\ M3$HY='S,_
M,96>+:^.1*CEWWEU!;GC?
MJ/5Y[L+]+\J/,)AE"$DPG#!,*6-LF1J^*,HQ*$
MZ
2='<',8Z$:'^J_G@)'S7&,MY\R^$[!N$7=TEZC
MX
=F&,K4W7_:0S'GJ,*YE@MWG1DO(]HI&6%B
_U+9Z;P@Y0DJM
MC#)Z+^(WFS[84^;TSY[!.D%VJB*8HSWZ>
M7#D:+!50O'8M= OWV.K=XA6)#*%V6?
B/_\LUD__$1BNQD;R)V I!<+&]=)@ MQ-
]3VK2_.%$,81?
[QP3+/DMIYTU@>\J2'&OL2(-
:&95&M$X6T)J]!W=$XN8@
M]KOV/<6,742$X.@Q+&#FRV_ZWG_* Z$\-
V)F9=&9TQ<*_(\"=_//U66Q::() MK0V-
8.@J$):(6(>F,V\V\:.L2)[I0>[J31]KJA.K-
S5ZF.OZB]4#"(4FM]!PE-

VA'%K1YP>M\-.89>E?7\>RQK*NVAW4B4N\
M^M+PF>)#CHT=UU%$8S9#2IQ.2X+LJ"$(
$$XF(1[L?NNG]_Y-3K-:6?&*
M_ZGTJ64Q\TN>:9)RTNKA1Q:\[^\A4Q
M&XU$%I!9P":DW3BXQ!*43C)IC3M$
MC4XS+J2>;'X[':IZ.%Z_.=U=+JCBT9P8ZI&\
M88Q?71*R>2T)+>T54B(%I=1U?.S2F)
M]F8]9-J\N=I(P_72D2$RR U@!
M5YG^'0H;='SI%BQ]+O?
8N'U(J)HXAZ:%AR'<]4_2ODWM.1RA"1^"_H;
I200
M6,#2BI<]L2";7$],CW59&T+ZSX9]*H.UQ.:(
R)F[6^(&MGUE>3859?: MWDW%A
F=A:7WB.T5=7& 53/N4#[)
<9\=*=/J=#O5MO7MU+J4[47U]=O;LHIV
M-^6X4Q)V'Y<12B9IQ_=>H7CH
>C)OQHC+""YP-7E=M&+ NU:0[IB;.;L.=\"
M7NV^ 3TKD:Y*3ZZC@&)A1$1H0-
AN="&_Y 7E(/7<_E>:7_(< 6<'C<$5^84:
M3-,.0M1M9?
E./*+)PZLBM2N'<\/)^M:)D9=2?SI),-
C*OQ,RCM HU[J>2X5O M!3$E4*HS>N'^H.
<_XT%O5I>?QN]W_4-$BY?
SGRQY)7#D;UBU[E>EPI[N]I; M)_G+6X(:?
1\E6!'CZ
X6IAE/.,WO#N#ONNO.2B]HJ>+/Y?!
(#)XW'4(]R/?-
MN/*%:^E%77X7^]#FL9O1^1V>$8WC9PK#
U=0#C47N2U_<26\3

MUK=T^^*L]+;5WG*.)NKP^6)&5L%+V0_P
@WN2\GJ-FG\UT^FHA(M01G?6TQI/\NO.?
VCNR&"OY;SN$"A--
Q),/[2$=Z67RR@,6#]!PDG>CFF=0@!
M=$F]#&Z]+K=Y<=92.\AD<##ZCJ+A>W15
;7G2 5_^_09*SF>X M.$X! O\>
<0>SO$64<:@ U^C7
JN=4[>'S/XKPJ[^N>+L9F]V_ M-
C.5>V1_GVES[]B#B+=PPJ]=WOO-
CC(A<,G&6<8=HJWQ<>_ T>[IVBB#.PJ=
M84H<1TYO&Y8>I"C<7#;FJ#W_4RX+6^%M
Q"^?ZJQJ:WNH8MU3,P*(U*(2
MZC!]7B@#D3BV]3C$7 M-I2_;JCXNWZ22:-
N0MJPX55%:(26NY=S'2Z_Z![,Y*:)48]E$Y,!
<&=X7[GQE0B*LZP+5S>])UNEG!Q"03<;&U
M^!ZAEY!]U]:D6.7;!9Z6UZ&JK9]/%]LAXDP8
@.V#RX%:0:A M81*.-_5R;
[Z80*7KK'L[KUH8^'VR'>%2:#?
Y0V$+$Q.P,+D&%XK$-ZS9@55/ M:,7R0\B
CP,GZM-/FR=56;Y8U#KR7&Q8>&K*AAC-
9/MJ)>FR"G1V:IJKT4Z%);WGS"&)6\OC4+7"J
MPG&9BD)S+"! 1)@YJ2B339I10.*U
MAQM_O#YJR3=P[$9);;/U)2X4(Q&$D-
W17PKI1_"RVS;-C"F('?Q+NZ^?QD@7
MDOM@5.^\Z8*W+K!3QZ>\YB-L7$V0W5I-
_W> 3F(">UD],#2^1Q)RC'H3$S[\
M]\]4N,ZA^8+I3=MNY\<=YG\,==)P
4^_[:_(UHFS8I3"@BX@]6.RF0*.=\!J M-
L^RU5@&H@FYWDG:Y(BQ[UV]

I>9C7(GY6&D]^IB4I423XB.YBI^T6.ZY>\F
M&6:43;.Q;&.B7G(V2
2UL.J9_U_%X_[KKL)%.
M[KLC:?;1+CC!IL>_,67I,PNHV/!)E>1[_+R05
K M%=EO&EKQL\02=_!1>@&^9Q6Z-
7ZH+?X ULJMA\VS=
[_*7[\2&@5HX,Z7.BA$#_?)*NU3TO*-
L6G*CL MIDP^&2]LRS)0W?
AIYUOR>WN5(6-
U;F831RA$2FATUR<%Z6(:U)OO7-WODT_W
MGC![B8AJ:=2S.7K57.
(RH$#R56ZPVOC!GMC_I1LYRN;$ID.3P-
-4R M*&: *:!.M*]+512 $*!&7SU4/:AX'+K!-
/T(?'-!2VN)C'+[+(.\58L(<$Y#L#
(C;V^U5P'F9DW+C
MT*F981D7,T7%>52P>H^=>KN?
$3]SHKX/)71?E&/R?
03V!N3##L2DFQK./DHW MEXQ(^NM?
7\:9$2,6:NV,'S7LV#^V2_:5F*'=+],.
[^;H_<.M;Y*/H& MQV_*6IV&H90UV(
29#6ANN2$$ %5>0^6AB*%Y*_/+>!.J^S:2*?
_.S$9E H M+4BJS";2HJ+ 5'-
),+>EYSDD1C7\1;;IPPDQ/#K!];L>4*%=NE-
S0_IYSV;I M&2'PZ,/#22)B-O323,@R#?
@^XS6E=O/@W8G71@J8<\U!^.TF#)L]6%'
MVH2.8DDC YO2*#UPXV4I"^A7U&
.SD:Z:31M>SI,+V%'([7:FK+LANUN'Y^(
M7&U,'MR41@]A0(_8"!HGF(2+1?
3CY/#RJR)0\;E6_*)MM"CJYAR7K4A16@M

M??RRWL@IZ_-RP)YA6<|9+%-
@@2!&C(;6_,#/WR [D<&OX.F>H|QEP5MA
G'A MT^.CA^=53LF|-TJU'>=K&_*<11
J$.+ZN%!]1?0 C*VP#E%%TBT5B)N4]) A
M:I/+?/1;0P|
[V.,MS[#6,:_A:L%#ZOU;#|9*8:Y32!7(B"DH0
"DYW&A
M6/&8D$O3,@,=C8$=N(222P74*$R^7T7XU
[X@FNT71E, M4]5]NA;J-
H0426"XDC:Y1T@8@6*+0=Z+35T)XD]T2ZQ
[Y>U9_H|2N.^=OA!
M*G^O$NSTK'11R=,7]I:F<@|DNFMZG,>L-
'TE" H9''||N0|JWCB#&J&K8?KL M8+01K
V5MW_R08N,HLP$F9IN4>;IG/[)5V]XC]/M"A
MW6:ACOP7."]=ESFMR
F=)*XNFY$=U^GTHRM+T'@?6KU]%A40|
;Z47<]?-,G M]DQEWKXMU4"B=1KIQ&-
]C<>OVP&O4ECYCBM;[J^SF9?'
"H$$YC|Q<1-_&M:
M"7CI;D711DMH9&AHE_W]URO>P=&5>*+
VUL;$@%UDC MC:F/_[F@J
$*)>5+9=#6[.:,'<4R71T6=
^UVCEM3'^QDH8:)F":PM^7,Z[D
MB)SZS]QUKAN$00R$;%F!
[!KWZ_]H]|*H)U2'!|8.ZJH?SZI_+
M/R.7CG)I?+J_>:XL#GX;N@E:N$%D$E:1|
<]>18|XM-:/+VA^P3YU@XJN(|2|
M|5H[@I'7FN/8RNW IT:[*(M4:^=-M?/O2^5
!*0.6V^E>S,'8$WZ@ZL/_J[U M%GO

XE<.+1SJ!M'U-TD.AX,BU[*LW3S<5+ONW-
1M/WU;8**#CWE>4.ROX!D
M%5Z%Z3O>Y4G$0H=I]70'R!O"H\RH
4E*XSO)EZ>O,">TJM[<0 +\#NN M-
T8^#27U*,^C#(BU]O:-S=.USMKT-"%ND,?
_KSQ30)67 MDES'?(?OSEYWJ+SC?
1QW+W">_TUM64=K\VU%3-
X6+J_Q1>]GW/VVYY]$%[JF
M3L"*,0V3ZWYT)X8^>U9^\AW3E-1--
SY9"CE>A+R+O.MORF12FK6N;[8H%=B/
M/JM9<-6C2D<[/S0Z6_$.?15G
EVDQ>UE=1TGU$DPI*&O='U4U$P7!VSH'@
M#>[A M%/_**
(G7=TOQXIDV^7#2M2JM<^FVHXJ'"N5]
("%_0EZUAY8.6)L3$K MK8.B]URS8JQH:E
HR)Z=<&
(7J8%M:J0<'$_J)&@&\4"=MQ*GSRI2#JV)/3I
M9MZZ:04Y\.CE\
[RC&!AZ'^,,=97R')QA"@31C=D3#F88F=2C;
(T9S42M2:>
MR8@N6U[W*3E:EU:J["TM..>AX;)XX
@]GZ"1)-_/ H2)K>$)>)FXS+G!0M7^
MCOWGN>N%XJ1=6CFU-)0XOQVY)-
%D?/]TYC3DVK]R$#1+,M[D@1!G6F)4;8,
MJ(C)FJ+ 56+$EYWBV:KJ>J[:K)@,53E^&)
(=-HWQ51(^BJF?14FRQ@R'!
MNZL]OB,::W$4+5_&D(\<%G^3:F,4D.?
EM;FMB*[0QH"'HYZQMQO#7/?_G66
MY/C3&DT70$^O*]D3/$@K_9UNU

M]XH,L(D?5SIU:<,B))RTRY" ?
Z#33D.Q=$7&.4CJ-81?[5?D>OQC5=12*CJP
M*"F1Q*|>I):IVEFB>C/ ""Y
()Q.C,]31'PLTN3:=F3'*42/B"FDB>|]M31[
M^7UM> 4!721]CT)
(_E#U:I71#5IK'.)TM$R7K.-6.6"W?
>3V5WN.HCT%L*>| M]B>>YTTU25]$X1
MIG6BZOCT.=K2,;X-K/(-@TX?/Z&
<&L(^L^^E(N/W$)"& M&>4"6$A3@9;8RG
=1/:/9X8R[E#U9IS
|$S7BTT.9G2=R:N;NDMW3K|=/7A; MS?
*JJ7|0;^$WX9
I1/#FHB|M,9TDLA["9N%XG*")B#2$(0A1'E-
=VA7KJO!_ M?A)4^/,|MXQHM_3=B9:#*T?
*E6%13:KGX ML>';G.|ECK=?.?Z+D
VIV[!)YA)S M$L,H)+A9D?
Z8S_H[L%YG*|V7+.9>>Y:N$OOODNH
)KEM< MIE51HTGU-P=Q
M6U,B#LN84R]*12;K|$]IE_8JC/4A34PB+FQ
#WV-WH()ORK1R3;FKH0]W56
M1ZUM1EW@1$PFT;9B6/G*^/#WKT[.7MY8
W|MB 8&.>%6:-80!<;38O?S(
M6E/F),D2K3S+T")^MC_;V#)=*
[[R[7A>5[Z5Y(+(FG*XIB&G;/01Y^@]3C:I
M![K|!(]N@+?:T-
>^@21(CL:YW8RC9S:LPR,P3R/>3NI(I.KV2I
MGR[&7'Y[^>TW1$#=?E3
+)KC9]%D*H+P%"T,(K.:ZI(+6XQL,-
(/UP;_%BZ= M56]"^*N-A%@D?)-

=.K$BRL\1)//KKR87 ;,80..D8M?
7Z)'LR5VR9S\D.(04 M[I'\M<)[C!_;B__W!L']"
(VD34:HZ2O\1&&:C^C/%U6#RWO8]88GL^'
;Y* MZ5SCEPT"Q)@/V 2['SV- >WTDV#[<5-
?"_Y^L$<LB+ ,M!0RQO4,)!$0
M8);]N]N).47J:FM(&M.DK)\VLGA_*,0&
[G.)+T\+<50+^=SX/.^:2P(=AHK9
M>XHA/$=
(6]Z+H,O\0,BA#S*0.+G*8L:N.?)IV9)93TMA=
M]4TK*2F6\X.(^()$_;([U\
<=OIGTCQP,UGVZ>>3VIR/-OW=
[$4E(*08_&]M3 M4W"!F&1BXF]<1B0V$;
<8$7,S2E ZSW.N\8C/(<^$??-
H*UE>7@W>M+_B:0#C
M!1+2V*2TLVG<(WRQB_FA$ =B,?
WW:%/5F'Z'\C_6"Q0XIG@MMM'?8(OR86]U
M("MD'DESW7NECR-4L8#&.HHF"P!,-
%&J!-B#CS&8(8\';0\[P^_UZ,T+_,5
M@%TOY3\/RN:8WEBVNA+P+VJIRR-
8>8P_DA_E"+'A:T8J7%^E3IX#DU/A6N^8
M&N#D@)\[)?
=;'G#$S49\19W5,YDCSFK[O?
\K4%S@6K!>V3D M^B\B+!79R!
220AO"B2!>^4>CX5J1"7":1&R&D&998$@/T
M
4+DV:;L1*0HRH\8*^$R%]8LORK_>]T;"'%3.
[99]0Y0=AA"*.<'\,%,T,'B7=UEA?GA,])M6
ME!J^DH*4O4Y\F'-L)(I^C-
F+E;9$LKF!AXID2";3*F?6(X];;RS56 H2TA5.

MAGV;IO2,M:"CWE.9FQ-'>.55
KQFVE>W[B.#V8JGB 6\-5N_0*73'#JHKNN5
M[):1! L'A<3#)
<9C"9MI'9U!$1YG0E3*_+\=LVO'EQDHI4KV
M,?]>SV-*DNHGVNU6C@Y+$/UWXG M?
^%,8SIUO>4!Q_!)7)W49J'-WZ'9<#W1
]@&WVRTIEX]%UA 7P'0(G&?JR)B'9G-
X_S;\56[*5 MX\N4:9^0".W^U1\W\A_URK>_
YCI[+KP_'OMK7!X3Y7)7TA$+
G2,O=2JQSFPP^_?J31Y;
M!^LRWWG+0ID$G(3WKQ8F3P_U/I98E4"Z
U] @L'*MH4:8.NCG[Y@C:I?2 M?
EH_[>_6_W]^=ZA5Z$+]O&P7I'W4_7SY@Z]\
72!FFQQ-X:6CF%.KC9N#CGC[$?(
MFFM>C\+04BA,P6M%0@OGBR3_C&'-
K@>7WNG^4;/7J, M8] <68PLI$]<2!,?"T
C0C1+0\]]KFAWROKX:D3Y4KP6%T>G!&/PJ
M'E_AV*M'A-;AR<3JC.:@'3]J0>6+<8*
(I+:=^.@-DV->AUJOO_HT?-+K746J
MBO^(U\ \AE",%$ZV4NAS4E% M>#?
R\E%G.W^;:U'YQPJD;;Z4UP-T3S9;M2:O3U
EACI@B2A= 2;>U#,:9Q8..(Z%M_9 MMRH'-
_HI@Q: FJ?3]FD1(E^_-YB?
YR:\P19G'[0ON"VAEB\XT5O"W:OX6:8 M ,,-
L@'':;>@W>;Y8L*
7W2X]),;A9/FR$8=^X,WRHYM2P=Q M^&
<^U#;.?3U"-X8*;<
1"C_]7DRG%^1JEMG4[2+_=,)H0%OP.O5XS:
_$

M>*RII>W3DB.#VDFR9"58!&3$%!"B&|202
!#M3_H38E:TP|2HSDX#N(4|#Y MZJ?
GQ:@.TN1,DFJC0VY6ND'"?Q?LP#_T4]??
OMUWJ.#'J;>WGW515"W$68!6
M%J(*+8P)9*BSLTI'75M 11,GO#^,#*]PSY#
YI_)$:%2T]JG#UF)R:0:+5_
M^5/."^5;MLLG%";7Z^F74>:@7C7]#,,+RJ3
H@+B//R^9T%RA=+@B) M2Q?
\$'J1/::O|O)4EJ]7BJY53B6^>[L?
TX+M12B@U$#2;W;.:BW9*$4@%%M"GPCA
:7!.[
MD)6U'[+)CBDRXOCESX,NQY'_%&R[V*FE']
-V=$
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!)SZ9];&@<$%9Y-*E_8B^%?=?D
M8L]CJ8C6\/49L'H0OYO4Y44.Z@4?MAA
DQ<;IM?:&L!?WD?
MG;M+3+3X7JM0V[UQ);@D8;6^|EYW)N_!$
M60#_#BP9S;'W"A'DN+A-VT4JN@6QW;
(,UVLGMNTXF&|%HIS#U6<;RI2;D^P4
M:$T|G*)<.BFV?GC,Q1ZYF
A'$#.0+0+9V|WHZ]1&=HM/?
\!/GF^3N'SRX/E7 M.K?>R29T)'(|-
N".OQ51!/SII$FPBUH8@Z&-4K,'+
[*!F=1>%N@-HZJU>/#,
M[2:'Y?'54"@7OA70-
GU:6QYAW_L(=C143<7?&-+KF/(DEA
%J*^<#V=KL%0>]N!3&'*0,G&3*TI:6G[54'U
[Q-

MSMO29PQY5HG+IQLNG!#AH]3%W+ZM("
M*;-QQ:\L
$/WU/Y7+W3>GXJSX^Q1@,CTHS'Y-
/8X&8^&EH<]6H?U^3V7(= L
MHV!^]P0B<#I**LFT\6T!N,*39NN3MC(ZFB
MO\@4?R)*MQJO/K?RLO+'S"H?9?7
4[\.B\=@;R$0)VS'5?2M2XL>B.*A3O9G
M"Z"N@^CZFF#X06I+0P-
/HR<1"LS],0,CR$;L4$KETSX,#PJ#MN2Z$U
M> -PHQS*^V?_U^: C?
@X>#$;YM'H"9B@I<,;*'RHQ*S8M=]5^DC,N
MR, T&Q>7NMO.:/"?5LTHOI\ 'U)ZS-
1!KV(;ZGHG,V[#..':#+O\,U3IZK+1
MUT%3E[\OA(9'^. X>+Q-PC3M['!6'Q-C2#
MO9Z+(P4N&'%&E&D[<='8
U[S)JE9Z%E3(OZ^<9AL6P)-S[N
RF:UME;DW MG$[NT%'AJ0]S0E*!\<'$)(,>?
+XZV5'N1!7<\<'.XL[]^Z_"&XM^/J@WNKZ
MQ?<6I[ZTD *GR>J,O,]VK.&XX5 M".22=?
EV[)'[$:GV+^(U'.JV,$LVC;ETW2.N)F+$X9P_
\EW*NJA M9%^B7;,=2FY_P;
<[H;I*UA)>XVVVZ2JVG;6[=YS>RJ,#]_(9LH0
M7KDRM27Q^4_SR@]U$2^\(/1-
M*Y*"?/:L\W3F6OJI1BM)Y83(V4;?@!];(I
M<(^NNN)(/.J_P'#F96A0[?
7CEIE2M#H#*K=!RY)ZBYMN1>SK 86?
#U2UR4'[
M.I!IB%:S]54P@4U^;)XE"U85]A]Q=R3;UYK
Q<'2$5XU?

+AB7E);BQ@HDW/Y\]8"Z<&VOLBJ]']$0"2N!
,>1_/L(-H$?- MX8)V94&
[$2=)\F8E1'+SQ9#]#;9L,)_FSZS=GV)[G9/C;
[/DO/G\X\:E%9WY MA1O[TDCS$V%DN?
%_K#Q?Z#A.&"T,A_>;6 MQ7!6V)4/::5&84J/-
#1JT?8,)2B ?I3A
MQP96$7I6+H!B5/U#D"@B'?
2W25&6:MIY1:C!R^23LM[UC8.A$H*;0
SPY7XN]T-T<]X-Z=?Y"R %?
M*S]3UZ8M.L6)J\9PRE3,!
(/*7K'3G+>O]7V"\6H,B<8P+09Y"7 MC'N
AEVVCR!N\J*,\OHL;2)\3;H\JBHC_.
[6\K06R4P(J+:>OZ2P"9_3X$*H
MHPYCZC%]K45K<7I3I(4";;I1F9VL#"8PWS
<[ME#]QONJ&GSF,.38Q M;W>'_O3
&%S@&J66?@H]MV+6/6T90CP.LX4+4.'YT?
IXE)U2QI,=HJ;A)Y,!
M<7&+:Z(Y7DG.AEA[R)
[6"O&3)OEB<,.9Y)2=I^')NQ<]8TA"=Z4;L59
M1#4@46M;^\V7&^A3NA]),Q5F?FHQQ$B-
+EE=XQ/T=.
M9'1_3CA=,/+^6M]6B1%W_<;-
+!X,/S37K*E'5E21-N.T"@_?
3QV^5J!YTG^+C!^Y?J5QPQF@_9BP/..
M2W4D_73]+J[2$/.MD/D>"4<)?
&!AB61/VQ;%:04K];F*0[J['/UTQ=QA76&ZTD
M3JJ/V>D4ZG*V1SDZ._R>QO0=QP6&+U73V
W=3?]MC M>23 M?
\>J#LV[].AX=JM>F%I++,N+/;2"YTLWY#$<-

[V@RMWYB TS8X[?-KVKRRR M%K-
7A+F*2>PQWGN."8Z-'J:M',KZN>
9480NNV9&C)BG_^I,G-.7#$[466R M?6-
+1_W/EX7I/$8(J-LZV 87_]Q3*5QOEKSL
;^=?:/EXY(V=T >H?J1[/Z; M]8]-(T;V]?
#ME;"EPP'<=1%
(22\;!'XL4L\5^KS_'V^56R]9-RM=?;-6KR&
MRS?3 C.Q9QE_HBV2N>5VL$N3O8BF;
H76^&_IFJD6]X+5T-*P)51L'RKJ3P7
M@P^ANNL:K?7NLO4M]JGJ)5^Q&;%-
(@1)CDVL,"X,QZY;87JD"'^,S7"A,,I[
MX1>AV^G7V1)!F&AS?FB'],4.[L?#$1\S"=
(./_EKL7A:K*O#7B%:"8"K-
M1M8Z6H/^+U_\N)M5B (=PB-
XGC6<)CR7C_/C#?$[=VQ?
#R\;G,@!NB4J#/(#
MLXDV0Q15D@'4"KH.&L;F]QNY?
UX^6396J-XS3_FJ9L?[4.:NPR'2SZE7C>:\
M]$[:TGQDL0S-"BKZ^^;Y?E@P*%T?
&MQP5,ARR^U]_6#"ZW?O3UR2U3D'&'-0
MDQD29B3]#%P0%.PBA\B@D_U36-
^B=G7&UD?&OP?,>!
MS[G_Y)DZ]YSV34C[2[:%R!7,B1YN*!9$DNL
XM(,FQG+K7/# JZ'KEL^_CN8T='?E=J5U-
MS/(AA6N+12EFI#D(TV#*G-7EP3
M"QA:GI0,PNYO9@'):P.9; DHXC&J.:UG.?
IID*Z:||+0^-R)RPUC0]'7?4[M?
*"GM)V]AUW:].-
LB#>SYX&A]""&/$FVO!73_1@NC)YC3$+%X

PZJX42^S%:#R%3=#5W\ MR'DM>?
B5]@LZEUN^(MN;^QQS:N_(4$;HQV-
4"19RILJ[+LBTM@%S)>SEM\IDTMOI.S+M@
__@)#:3_ M'&HFW MUHO?OL@!!I[&!0?
ZR3[65@YD"#8]RR[E\0Z^\N5'C&G^2.RXVG
M9BJ#=>N^5*.1'F&J=75YB+<\Z%+YZOO?
@DY1__6W)?AYLCDP5NSP9%E;A8A]]
M*NNE4*/TGW,W%]^:[+
AF2A\PR[!HL6I+G,K^LW)U\R$',UD=]E>^Z]
A*J M9DO,O-O9*,J9D8_4PO1)8/RP\25:>X7,
PR/.89$51!6 @Z#ZES;.G#,#VY1 MUO$W[W
N?\
(66*>6M;DZ_.&ZLIP5R/43QX.>APFA#S!.@+
MQWV>EX_73X45F[@K-^1NA(D3KVYYZH;
<0H,6.1G7XOQ!&$-2E>8&/0$71K#2
M73)DK[/;9Z M9=D=P11%I<5:CQ8,_U-
YH$M44KA<5G+QP TC0Q7$Q? B?'!\:J9]F_J
)VHB,\,PJ7$D>IT2E V71FJO3][4
M$<@=NUSW;N2P@FS+Z]>*JV1'2C0H0DP>
=?VAVZN]%ZC]0=;5NP$Z@H/K59 M5T?9
66]*>59_[FR;^'BQX59(R@./_VX:/;G_-\Y2?
EPG(ZWSV_Q/G^ R!K0LON MQV4S]T&=)(6
OK]"29W5OQ05FQO;YHUK,2?:ZHOX-
C)6K$2.<8[5TNZ@ \5[W-M;=,$0;,!D8-
LM6*)"W1,1C85)G5=K(*B!
['2NFH%I!F;XK!:U?:N MQGC!
[_LO>Z4,03(RE5UD]KC(U&!/SN(,?L*C
MZ76&&-5\0+SRRS]Y8SJJ[>.R>9*%CUO;6J(
V&S (9,YS-/C)O@-BA

MNCB1"A5(U4C90H2_3'<*)
(RD;Y;/Y;MFA[>\/G3;J?S^]/@8W M,
[^R_X@O4]C>W=*!KA5CU(N6B_>R\6
!BQ%-B,&PB&MUO4YPCQU9
GZK[\8T7WX_4KS(^QNBM*
MZB%.T<;R_8W/G2S;<\E7Q<_X-
K!DJHIVN!KHDS:SF1RB=)L77C7A9K%3]Y!
M<.F/34OA48*O_?Y/;F:(OX"MQ+Z/
7?'J8]@6+GC,=X[^D.;K'.>:\-+8\, M]C8
ATL4N5NG=D8'23NB92L$0_^/^ZY]5BO5%*
']\J9L)C7-"HD M]3J&BWB[X@J5]\%&6"C3"
(KNCS8O>1T>HMGAN/[T:)Z9VR&]_1&6]9W
MU?9?:_J+R\2UP>..3+X^AF&6#-
TCR0"G:58!D1%'4K62[W1>&#.N+_/3$G<
M?*\@]EU%P_H7H?
$N\KN=RG>N<8_5Z^]V;-
EWOKRV\C"_0_1%J2Y)'2&4Q
M:F+/U5;W3G5YSZ1Q+XXH>8>7FIZX?
OE\N@;[C?0'"T=^&HFT?7@ 4X%Y A&'
M@K<8'&*@A#<$C EIO%X4[-
XZGSWKW8Z!^=DZ-IV4^EC) MFI>27Z$:4
[5TC/U9&D69)D5'ZJ."S!T95C'M=!A'$!WZ1V-
F]M[S,.63^SJ
M0RF/]>Z$.&5Y.0CKZ2LW6!?>RA9&[OMG-
MI9)B1Z"C4[$@%*B=$S7U$;,?8K
MFW]S!8$L:S^X8O\Z7U-.8O^;29Q_[JO_NLE
3L"C]Y
M_3SI'VCL6MC)\38L#1QP^+1%74YS1K"&И
N.E85?,29K;4WC6^%C\D9DX81;US-

,5;|=>A/S.6%KC.-8"M^L[.QC
MAU;QC;DB*KM.7="F(_H-0ZE1:9()P?7I]E-
#.W9&A">W<,VDQ;J-U37=[D19
MC.S$G|X|I-*?,01D12YVN3LM+]C9
*89=!94J2\J$V-_;G1^6,
MSLIU[KD8I2TJRTH$=38@!6_#"'LX&LBFT3
M5;7Z8YVBZ$\#7RGEE8=';-XOL|KS$I?
E9)_M2OR/VN3[L:#.&BNGA-/3D<+>
M9!Y*"I#K1O"1I-
HXZPVNK8G<6*]R5']@5,ZGS5^CKMF]9|KJ
N3;|[;:1|0 MUQ-]6F9C^4'9T@918[:"U9>
[5&;&[>|I/?PC[6QA4]ITPPJ1>H0Q@.=I,B;#
M"= >+J6+I/X8(Z0IQFH_Y>
[;X+5/,;W2G_RJ=G'UL*VPN8N(O*">
A>|/A/B M"AN'=H9B8F
W\:D[[@EUSD)*VA>&BFH;ZY]O+_)6:CTVJ[[
[QN&N;ME-U>W6O#(+]A!H\1&*=?'KB6/
M8?SZB|L!(IC[XSW+PJ0&8C'L-3P-
Y9G':DE^VN#IM7.Q8E6BZ>>9RV6-)I^$
M5C/T'&[8G#JU.ZS9W_544[]2F66I7,Q"=^%
<]",W00TF1-7)_$E(>>$"KLBA
MSM*TKNBU9?
_K90%KP]LYL?]/70GTOS9H!K;!JF,5D'5O6QV
|2;V S*H MMK1D/%-NX(=5'U<
M6R4U!Y^V%,BF/ZG;W5*?
_*&!YYWT[2,3(O5Y
!RWCEQE>>KVYHJ$*8'H$J\D
MM?"AR=,RHW35LC"TN^3KU>)&I1
9J<8;#!1/7'E\I5:"1;?]6R]%LROC9<.^

M*Q@+=>,^% GQ %";Z8^"'61"W-'\2,F6
1J\A'8V#)N@)S!2N.?#4>WW]917
M[9=N)2I[2EGMOY=ZZ>=-
^WUO\+Q("T(:&ZJMC0GAIMF35RE.PT@NT,
N MH<,BS/)M?;#:N^W=G5#?
QC46^SW:#WV/3LX9/G9HLRF(J(1_BR?
R@&S(BG0@ MXY>WR*]-29AN=)+>X=H1-
?C!AGB^F7;
<=V,&54OSC&#TOD/%]#=GW!1P',-
D94#_614#EU(M'[M5=
M0P&7BD3&QU^L:7>50?
UMC^5:^Q3G#A=%GRJL/FAOL>Y01QJCKF(
<2B#'MAT
M!EZ\A8LQC&;5L2>]ODQ/1BJ3RCNG6,C(XT
(Y27&'UT.=2B ="[].!V]3* MZOH+GU)NQ?
O[&$E"J9K!\QWYH'Z.CD+:H"50-
R6<"#U).M[3W35 "%?S9%-]
MT!=#EJRPT3&6&H=CJ5_:WVKN=?
68=&"X[?3TH&I@*U "9A^ G6%?
K@9%9KX0 MT$#$BG[SGCJ!JX-
R5NS<+$!X>]2G+UP7/J5S\GY1\I.SG@ZTD=
MC5^W.#I#?]:D0'5D#(:FQ1FG(4)YGU'VT=
<>.OS*BK*WHGY(AS-DTWE!>AC
MYVSMU$).#0KOUIO2.=NQ(3_W^.5%LU3%
6-FNA6-:&=<#XIT&Q:/E)_&Q*"Y [@0
M%.UW38!] ?
39TT.2M51#_3F&JZUFJNH]R,-=F]Q*
<[E7S@P:\N6'7AMQP$T
M[3^@O$B>HF!J^\/:MRZ-

Q>.+HK>J8LW'^_AZ10ZM<=B)VW]\S7@/;Y:
M.=,?HGSZ4Z=VDZWB-
M]]RV!"NETD!]QJ1Q
!P$_7IZTC;78C'$X?]QZS&!?.
M2\7KACL05EB-2/GW7 D(;D_RF.>.SU.
[>J%TGHR#KF?
N)RT+0/0RUR>LTMAS(;47MR9FD!54L"&=K
M76E0#GGU@W+;.#?%)H
AE71'S@@UTG_"FE0R"9./$(OX JOEZ<
#ZMI=,*$6 M:/ [>RN^)3P_YA"9/?
%JHW\8FWK0"TI2FH;$AS7E T]4TNRN_UG
>2'.GGD*U66-OBEF-IL[)*['1O "+,H,9++?
G":&/%UW%&7;%
M9,P'7PCOP]/JKV+OP;3GVRI:Y(!^HA*-7X:2(
9*USJ(^$@]K5'XY>!8 M7T>%BQV4?
K^RL2[7_9'Q4:/G&]X?.JA_X;NIBUX\)T%11E#
MZG'[2BT.,_&IQ>3I[>(2!?
%;N3Z*FO.DJ(S9K:*^\(#:ZR5%]0U6AFY?
Z1\+ MF_ 43:!Z!I8*'A]$!SQ%4KGN/O;""DC-
K-3-+#,A F%?
%XTJU326AQFDPD3YQZ_^'A/;@6RR M-
F&^#5KD0\>LB!1[I48S"V*UE?>?
=6V:Y8ERS4Y0S]6O/H0Q'175:9<
MW:)1GD:CF66O]-
WQ4:D&Q*L2V6Z%AALI8_)M6'K%J M.
)NZR_T4*VR[]$6RUF%V*LJ0@'(?LTQF?L:2+
MF&_J% SY'4T-
X*":>.Q,M;R<4SCF[91[_.>N**=>I^>%*M.
[>CY.1G+\4") M$CO61WZL]?

B3GF3QPD5@_J!I-
VPFP\)X[DLR62,T4%"S[[CN0Z_5+X&Z3B4^
J[2,<+EVM$EW.HVWI"1O
M;5QJ[F">&5];CNL%(?RQN\"JC:;K,K[
M!/$=$O:6HG45O%R+.KF7LPQWS:-6.6GQ'_
MBQJ_OD19(J-
:TWAH)X=4=:5KT;'H_;4F/DU+>Y^:U"PZ1H\
M>S-V*Y[W=L V\-#X/W;
2!>L$D[G\P((ZJD%R=U?
U+CN'6CCV=>D=2_<6_6&T-1)59.=QI
M5VZNO>/KH_XYSUAJ/L34=$5)MJU)I0
1^*ZY:GS;<]SZL,
<&@24^*_@HI$R8G40C=WW_LU2?\
M)/2::6,_]/,;+("TBD?Z4]&CKRGB)TLC-I)L;
("(BA:KJ&^C8V!H^B 34QI
M09NX_W2EW2SXJN,K\1?ER#=^_H];
<;/2N4C01'ND;NX%KKHMEL MM\B
)L=0YP")P0CBV!:Z0^I5/:+Z\LGI"RVHKL%
%VQ+> S[MCD=TC
FQ_-5K\&="]CWZSH3XKH$+WU?
FVV8G\CR]%.8.B_JP0D81\=%(15>V
MFN#HSI%ZGPW.$XFF%-9C+0@F)%X#@/4
W/&M)';6Z@U MZX\
[';G%WB+Y#A6'(ID@@&-E[>ZFH*"1#-9?
O*3)'YPZ8G%M*W R=ROWZ7J.
M7D&;!ISHZC4<_L+:.@GT78N7;$
HC*_[M(A4+8*2S59_FN&WE3\##0S.0# =
M>!*C%*E-
0*4*NYP:WEZK1;,"UYF0BUE7Q)$8

3VPK%N6UCL8G"M4=Z0UO2)B M?
["@SG&J,O(Z2:9C4J53F,\KIZ$3QG$ZVZ<R";
[K4# YXJ0 M#U:R('/?
>]GQW4O4LM+C]5FMV0.9UY*C6/>
(OX!$[=W3$A\#],0$&]Q_M9TE
MK/A"WR#99]&P\'N3(W2A[XZG^WNXEX2>
[Z/QEV+SA,9,7\2D-*TZ6NQ
M,]:S%D;50;5_84)B-Z?[
1NX%Q,2T\'@2X("1GI=:/65J=
0;;]^_#AP$UNY M0T*,XA@<2=0]C ^2ZJ@$.
OL)AUZ#C=ZQ;#<(M_3/?-58,0A< 3I?
NC+FV' MW>&0X):?\AXA/^S\]+H3V<&ILT?
RTL) K.R7_=1KS +.W(Q ;(X_F!;+N&5T.U
M2Z:*F-6J[P>Z$/N]G&?
OZLB]C#+5@1SO/O7TT?6J;ZJT=W
M"SXP$4=S 4LS3 B@D39MU?
X&U%F_;HEA7E954KDP=O,)@5-
73BS/S'R<^GQE MNC:92Z?
SIZ3UP_D#]>J:M_QW),4Z;@U6N=/1][LN%-
AV/\IX86.>.VZ<(Z?S M*G/BXA601$[7N:?
KS,5XA%W6OY,R6Y4QE#DZM8(8*E^.>/$%#
M
=:)WL7XB&:!^2C%8+F1UX3C^"^1X^^WR)
PGM"HS==XDL_YY,J! M@Q>^7)V>:
M7(WO>\]U^,[3)R9H,XJ.>:'
$0@AI3*Y*)]#E\/2(
MLLI%:T>G'L9&1LUSF@7R(8A=
[QB<:E13))X/Y<$3CX=L'-
]9@/'4NE8MN3@L MB3?8GS,0HZP?6L

)8J;1P)&MY1"?F;U-
(=2S%N"J2'$YEH9>Z4]R.8Z^-&;:
M:]OPX>QK7<'T5Q 1C#&5/;Z&
[G^B^U3VVK69Q8]?/EOF*3UUMYG,
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MN(2R0UILM^0_KIK0:*!42&1"$/@H=!TT1H
Y%??;GZ MQEN@4;DS2VI"@/?3W=Q/;#>
[_>&YL-<]- 4H '?9#U:Y- 4#G(<19*O!.G==
M=EB/F)PO>]@@3J=CX[QW*G_=V@
1F;/:GH2YYXAN0^^'12M=7:M"*DC&L]W=
MW\AV7>!"XEE(%$3N$N]9".YI!*BMSL-
!;74!U%9FH+92_[%SK.7#C(*C=WGN
MZ$K'+K%>[Q=N)V_PE7T(PQ0! G5_2:VOA-
7VO_:VOS' M]IH@-1Q^'T8*ZZ?E]+
E40209MM_@L>H;R8-.*\W3$$#IB!+R5"#:5
X*5,S-T300YR8273(M-+UXZ4;.L/2J7<6
MU*"I.SV=V"1AOU=^@>2C,Q9TH@H3$GQ?
4E!F47D%GHNZ3JH2IB^ISJ\5&(%L
M+]K/C55;#(,Y]%A-%R#(IDITF:>;F
0FA&2=]@TVC7\"[82/S;<*J72A3W4K
M\9_U#WBS&;4G!$8>6]/$3C?@:X03W,-
@HZNM:"$]1IS3OAWJ,1!U%MH
"_!BX"ERMH+M@-
?/S.%;*KVUJPXYAY02H:FRYJ -2%
M+O,:^.QS&M>O[DX4/&K(K-
J=SL3PL/E\FY5ZU49].EARSO4E\]F
M^V2:B%"31EAS+7;M(A$#^*8!QZ&=^(?
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M15TWN+K86_&D*^A$[)HR,@ 0))6.6&VB2

G!-[>N-,>@&B@SAV]"E\F#+3V%
MV3O#L1U,2*/;F]"
(.\E+,'1]GDGX@/E[O2(;5&>E^H^OJ(U'Z!FD
(,HVV,=Z+9[Z+*W2&X Q]J:#6F>"]+E8
MQV
&&KD>C+736*^#BP$9U$M9B*U!SV3C%PS
M'^W&^+S.[70JY"QM@F!.?&K_#5^K3H.G
;+Q;:NCBS"\)Y1;=;P_(5_N/KWC
MSKM:N@2'Q$$+A8EIZ/86>UVXM#L!R[TP
2T M&Y;?HHZ$B3N!-
B:68)R7S8H]^(UY&*4">8H='VR]ET;-
(5,+.:.>TC%3O@E MYU!/K*8LN(O@*8]N?
WA4%)^R]WFS0*;2C?FUI.PC4Z?
CJOJPVEQ9YCQQ%$5D
M;U\OOD%=K84*;VGN3T5Y(V+0)"/\&)J2@T.
(J/=%_7]\V1
M[(A7C\]&M@68&:A4A%T^5P%
0_;NEW=E[,628#WXU]CEX1EL;,YJBB)X)#@
M\0)UCQG"B]DI#P,)FQX9(D/B(7?.-_
=AZAD3K\=
M7\>=*4R4G^DWD2U\#CSL9(B2?)-
@"3KP&3$)>!6)6)HIVR.>Y9HZ9S_'/&J10K7=
[GX0R.I>TFY7;N;'7A!9+O-ZF1DCJ&
MO/T_A")KNG\S< M]]()O$<5HKE2N*]HN?
V,R+$F3N(J39"'PD7/580;
YE4DQ]\WOL8CD!8QU]
M^7/5QM;D\3$.R=,R]YIDMS
GH213K"C2EPDY3V^!@3\2T
(V+KY(^4)G3!P-

M=DC7>GDY]0;K,Y]%D\^AN!;D+GHB]@9^]
[P(8"5J@? .TX5WM)*2%E_QX&[FK3;O
MI/O]%ZSO]7C!"''87U,;ZJM,R"TH(-
L'VM#:7B:$2&S#L@04%)^+I'\7?42H
MF107>F*Y+Q5*_:PW5H;1]0T4GK=4[:#J?
F7HFEI]H)7_M3,&LW]H>FD;0^((H; #
["QX^ $$)&]QL#B]>=R*$8,<
M0[<(YQ>P;A/MV.]U/U'P@-
&N>P,L8WF&2(9;[EQC'\(G#:-5LZJIJ39;-9F=
M,;!4%%\0GZ8@^QPC?15<7)]/_W:2A-
JA(A*0W?%^$='"$A/T9,G>N
M0EQE67_>Z[8CF6[OVRY&/VB-
*MZU]Y#H9&%MB5W)ONH7EI:GDBS4BBR\
KD'E"=%]'=,")<5*%(,&,-8QH'^Y8-
ZD]_=]>#C37UY M&I,4)&X!UP&-
R]\+J)/6#8&+)%P':<&1/;
[V6X5JGM[^S*B]7^6J+,W%]V=)
M94EEF$J-K
ANZICW7''JVEBX^%GY3J4H?)_7<<5LK^,N\
M':!CQ*-&=D(.@:F=327]'^P?:S?6%[5]9(
)^7:'A[[+<7M7"Y;>R(3,)AF
M9/\>ML'A/;OO]X;=*BH2OV;8I,"$7-
5&T2'V;8);V%;$]I$I(2;DE026$2G+
M6ODOF="F(4HGO:1)C2H9\2E?
F5ZBXU!J&NY)<)9?X;@FD,LUV?'^P7C;._:K
M(<4IG%=7]EMR*\-
CF1#R@5_S?.\80FDT&1@I.QA.Y5]Q<:
<=1I&2G.CQ'SXC
M,=I0KX7N56W=I8TJ=E)9(NU,VTB76^*^/)

(R'\6,'$=+5V]4U>G< MZM=M=5,
[:EFWJA!@7_-STWA#W1 I0\(P]O50K2-
P:.Y:%#^C$TNRP MYP\;N MFE.P L#\E?
I!53&G]$=/G3Z9ZQ6(WRGO/G_MX".8W /#
"CI/9YT"3.FLH6O M$U[9=B7-FZ*?
T*1)P@:G!V-UX\J#
M:"BY;$7.V0/WNFA%"NT;83CO8T%\TEY[L:/]
(O9219V$BZGXD)4*Y_4^.?;$;TPM/=HD_!%?
N/Q<.2CF3Z [K!+4:WY
M7VTM3Y+5B9EKFBF!T/V KQ.7D":
[V,VO2H)"A_/5;[EIZ.QLHME1TP^@K]3;
M=1$,?NW5:$YB&K]V?"/9N+-
\06V\=U9"ZEJ H[0?[HY1F=I&76QL:K:;4&ZI
M@Z$/@NW:H8:HDPFB]R)?
%D6R/ZN@8]G(B" 6NZDR7?-)]6\
M)9E=M5AJ:6F&J:_AQ_%U&91TZ^7BEX
]1E-__4B:F2H221@^XC
M.4@(!S(\5HVG!C_&B7H]$6)"5;]BE++V1NY
M,L=(>MCCQ2@@@,*K/R=
(L8>6W.*64O>R_YQ%F65E\.]J>2
M&G,M77^!O1FTY%+^$5)_=*
"JMV%+SS,IK;.\]9&\,\LH7=^-)9OO,5TGL%(
M/5,
<38E41L"M;$TW0PGPKJ1)V*4GL^"R[:T+=I
MS@:N2%_OT*=H(9@'+#6?&\@[MA#
P_X>>11QVX_^-+T'NW*2=4N\.E&?^/"!
M2JK\6R!M6@P[MKA*8$+NRP!6E<'V%TG@
L62/548..W:.?NDW9
MPAR,AO==7I'Q'*,_;^%O([^<0NT#5*9_Y@7

R'_T=U5/"6Q6/HD6N\KD3X1
M\K!E<)SM6J9#@Z^-
)N03/8VA!Q1UHFM\$V;2A$/&NEL0I8.J[Z?
@>*^'Y5!9 M%?&-
L]D/YCGYW[GOJ49=74%T[:QVHU*&@*4KH]
M6C[S?%>5)40\OPXWP>@*%<1&Z1R>
[M^#="#;Q[''W%)4(#23-F?&>^_B]J>I
M9HA+.@P\YWB3UI?O['?
7=1X]J8D"#"\2S,O8Y,R&!' .J41/H&"4&/Q6
M@)D/H^.[NR3B(;HN8!
[Q,'^8SO4%7G(;ECAA3V!PUPN?
N!VPV"*S3%A:Q$'1
M8\QZI%O6#7(@"29WCZ[PI7\]&:S8J+\^O)-
%?['KG+7J_GF7MA8
MVB""CFLWK/O.5UH^E1VZ-%V14;-QUE#
7OG:_U\UN2"H5Y@0L.#C%[S!@K^- M*
[;/9>!@:PB]PSN.3,C"%546TL\2A0W1@/6%+
+91DK>74W MZK9*=)K9]M
%\OR*/PE/>4&*CZ29$G6/=FG))-
EY^FY4JIQS0BT_=SUD>FPU
MQZ*\^?;/63V1N]&)6WA18*@#SDT[CB*B#
K!Q,CET:]+J9M;/;:Y
9"=S;U(@T!E!#0B<*\P1%+K?F2]VA0C90C
MGD?D!G4_?
39:*)QXJ9SW7%JCXT;>:BR<9QGK@?
K6T]XB3R_5L0XK= F^LVC>
MQ]^5%O#@2AL;XGZI^R/>UECK+)&K]T=
[>R$_&?MH(>1'V-KY%)0;_K[C_:_?
MOQRR,# 8<9G2*,T9'116-

CMB:^3&7RIBZU]7HV7_QKX/5KW5CA5>8L
MML @\6(6U\T#I8
7T;$V=6IQYXM."=6I2]2H.N[RT;VGH\Y>1S7
K
MA$%>BF"=^3=$+NDE48D1ZK_]!UN]$,SC
OG$V!+.W@FY$SH=D3+,R8D
M"H5ZWSACM<-
H8$(&)"/U8GZ1]4M1T.=MP#C;)#Z_"Y^5PM
M$>[!;[-
\0^'&43^.19Y&$7R1.DQ(0303(GV,"9F1!;5^(
MOS!2]S5#:+ZC?^<@;,T&P3B2!CBA>6
_KH*%9(H%$LE:LJSCL'_B8[32QJ."
MJR+V.EUI'<^PN#F97IT<+5YL_SYP$[.2"1Z
O%<+USZ]YK]3\/&
MWS9!12^7&X0RWU&1-
F]Y")H/]_1P2/THP#U M_1@87
JXC@+L.]'_9Q5RB84R*4B6^;_H&4AX@V&P
[U((H:3NXM OL@P+V?1N_M_Q#\B_
*:0YD0B2PLP,8[-+GCTR(6<$SGE1?A96?
*U,C/]FRCE\H3G]?D/DU MF??
L=)2V+0]/L'J[))\#?WN^X%! F_*G(JOJ5-
YY_%612CE95O4K)/=HFI6.
MNIXTJ33W>2^"46B^='#.@PF95.2&[:L.*?
B1DUR_OBBJ6[%Z<[Q2TCO0E87X M2
I9=F]HL/+?YU-](M[#0:2%
[DS^0MKA!=LY[)_K\;>'WPG^[<@$9GSQ;]S
M!7;TWP@M^VF>OQ-E__YHO3]O-
F1U6E)./#T8S,\S4=H/S!<4/UA.SU&X9.P.
M"^9S(F2;G;%/>QH=RX .5#;Y5""-

AGV:PH(J])&Z?L>*-!)'>%3W[-)8>]4E
M'J(]'/2ZZDYGNA.^%MH86\-9)+4IW.#\]1\Y.
MXS^G:9!YJ\I8<(AFBFMRH.HC5]
[CCS);3[;#'L'EL
M$EDN.=+Q:A'2OBKC!+!PU/MV0U*2\?
^PC[736U! \=9C30O?%:$OP
MP_);5^<_BES'M&H\X]&!BD4*5%P6Y,RG3"
L6#9LP\%CSL9@0M+].]&;= 1XC'216/@%
M5!L,.WN%+$-
'.8&%R7,&JO];\W8MQYBYTDX+?
X:BBO%%*PZZQ@KH'4P\" MHP4DN#\9Z4:
QT^)O27'IP0N^:B7H,2MGY@(@>"Y<7NG8Y
M7NVN;& ,H/ZKT=>-PH+D2:
[)=4>RB?]^G;7^%#?'^UE6N&9$/XQM_
+PA>Q- M#.K0]@CP8;]2AS8B98]F?XR;N?
#\V+MD)4DX^H!
<1W0CN766=:R07AC!V8=I M(W22)
['HP!=ZWKSYR[
M^/.F;+:V3]>@&U[V/[LGNB0LTTQD4=
["V(;HS
M_P3.1W52;UC]B@O\R@EK(ZT[G\Z(DW]ZK
?"H#?
M/[MR_>V@S.7O$S6O,HZWAYPW\82PK.G/[
M@YV=VL!3.1Q1/Y[(S[[\+VCD),JRKF.ZL&MJ
M%8/?$<& M.7=?Q]5;]\N<6R=&!]#LR
L\7!Z:L7<;HB7[)7)#Q:UYK-032[^
M_NW%J-
AQ6[_>PRF0<&5#Y!)YG5)'%KYWD:!OAB(<'
C6QM//UU0E,Z3D;

M(8^'GVSNW;HG<$W&$D;$?,_JOJK_,L+.]_M
-(4VQQ.#: GL MC!8BHVXF9[*TX+D'[JZHY?-
;OJ7UP2NKYXX8L&8>,A$@=5EIZ(A?
V/U2GH@5 M1+(U
6)4;Z0ZE*W)IZ8"5AW>W)?A$_>9,]/UL*5
MMB[%AI>F9&]*#+
TW9^PYIM]AH2,;Q?"R4!'>|7#NCY!Z#TGKC
M92WYZ6V8)SQ!4IW^.
((/4.|4_3XT$8SN[C$;P7PJ-
D>Y(G3,7.^*Y[5[#'^^
M,^70JYVKUTQ2Z<[6XZ8W14A%].?
H5V+C/F=ZO_3,N2(G)':]Q8^V!WT%_
M;6562.:>2+V,*BRQ@98CN$4/&44M7%)
[;P|GCS,L]E$93B$&#M#V>2 M>>JQ-
Y2VU=$|=#!I&U5>&R_7X:.<#
(OY#B;$"4N7SVF6^T_O#U=6+$)'176G
MRF>WT6[U&7"EN^H^-G[Y?
D]M<_K(V;1$40P]VIT)^>)S1MR*I@JEF|&V8
MV]0_8!8^,*8"0$7 M4YI%F
90%*&D!M@@)OE@D!EW|10Y2'40*E@4R|$C
MZI!B5 >X'U^+F)"'3
B]*@WP@.T|0JVA0'&"R_UR1O)+<7
/@Q^URRL'0PD: M1;XI2_JXWC!_@/7I-"IL
Q.Y]!,:BUXS#T3O+/DQ(85|+9*_GY+_1[G;
L<| MATVC0K!VY?
C*1O@^W'DGV4./5RXAC93K7+DC?33P/>?
MZ|"]]*Q$ M[FX"|LABID L.?
MR0U,]:7D.Q1,,MTIIZ47X]>R<&X3U^1]J'5|
);Z#V6 MEL*$N/M<8GS1O47? MVV1&/)[Q:-

$?@W\T":,$ BA8;-
%P=Q'JA=>=1:WFM8[O%=E\5WF3,FP%;
<^P
MY<>0G_(8@CGY[\/5]%%K\^I65BF<)K@'_H
&0EIP3XFI'T" M" $1EIUA!CJB3NO_L#?
9H>-I#J"_$ZC /,-
OS_"QE7T(''J*7&7)CXN$P71
M^7#4KHP)N<:!W5"!2S.^PNO8EPDS//=)-
$@CW@,S@.$KFGW'W!R^/;1CUX6
M)'),^XBUV?
TO+2%W[EP^LO_:^YVA/Q'$9]-
IS)Z^H^9*,;7=-Z5>J\788
M7S^@..#W!JI&DFF')Y!IR@"9JA3L=.DMKD
MP(4U-3JD?
WP,':^C6^EIH#\2(";_[A!$*.CT"ZDSW)!OK:G
C:>CGH/GWTK
MS2Y8N#MB]X4)*6^HO>>:HI?
XC.4,5,"*\#$ML9KQH46$U"M\:B%KT&6QG8
MYVI#QOOW_6EO5#B?]9/W!\ZT3+]T1,0U:1
[S)A6P&)=RO7Z:7=<(I//%@FKQV
MXGY#)V>W,JSQ\HANXJ>LJ*)5V*2?
1M8#""=?+?
WJ/S\>H'%&=6#V%:57]U9KV%"!I]I/_@S
MP:BRD+__\4J__Q>%8;;EZ-WQ-
U@M+X0(_R; .@ERM M7!)%Q0=X-
Z/L'O=XN]U:G]#0[[(6J#[$;=KZ0U.-
H,6S@CL)3)8@H4 N"=JI
MQVO%^ZDZ&&4S7+*
[RF"\5MC,/IWFOEC"1/E)=@GC <'I"*4AI

0YEY+R)4(6 M2(+7U).P':?S=;4\?
PI:EI6_>XXZX:X@?DQ51+SVI:U_[0"
[!=6(,3PE1L\K M'=R@6[7E=)<%5L"E*W,
[V#.]Q#/?>TZX'CI]^][;]W<6HADE,
JXZ"'LA6A M/WZG+#$PM_M:V8]0?
=I:+*0I=?: N'?
F[OLZ;R,YO$AI@!R4%MDB#E;P$I01
M#3<%AKJU>")UE$)FF!"^R8,5RX63Q[HF?
G9&5A>F.H_>M[7^J +15&69A]7@
M5JX5,@9'=D9RE:*5D)J8X+O?
KP]O."T@.PY<7]SK\]QT?VK%OAT!G)7-
)KAJGO:R;$V1>VH6_?,;S%T]Z_+?
VVGQ[X!J1V#CC/'YHJ?_50
M<"7<5RC):G5;6,>4"8&/,"$[K*
H?/3K2+CGW+I]^ZY$F- M5RE*9[8?
NHQ3B.KD^C:FTBL(2XDX&BQ/F#CM']SA;&
[T57$$9]5P.=_AYYQO M>I?
M7PCBJTJ2X/AM6#Y&?LHO2-B
.UH5>6G,6?<:)VVZ:$,L213U+L3-B^;
M;JRG?%")3AZ\@K0DJ>J=T&-
+W[VZS<=##^^A M>_>4?
XM01[U_@%KZ"5MRT?
T]P7]M)E7I@^E.Q:]YV.,WY]V8D)(+
^P]C_[0 M6PFO^\O)-?
LG;3X9D4[6Y16.PFM'XAB.SB
M6#O66=5RRU?"_+C&M3?
[HT>:/R="IEM.,3[#>?
1T3:^!\D32V7)&09'8/[2R M@DCF8'O#&OR-
Q;6'S)_JESS4/^%80@R3!\E23&,&F(Q2ZS_^K

R3MXEVP]'"0/RZTK^&
M>5K^8QP#4!XR&M'?
X9H7V'O!M2&45.0)^A#W5F?
+#M/ZJ+GU;M:5(-[6E^LK M3=7CS9$?7?
U==4]Y6S'V\1/P?#Q"2
T@FM3168UJ]RY:7$OC"?8D>DH-JWQO
MBA6XO8MM>|O'IC*E-99K+&* "7F-
2(U00SJ0E#I]Y#O?VN7QW NT#O?Q]A/(
MJ%L*&3 S.'#O(+W513U01K?<:0;?
ZAS6C15L$B2/MX]5YK4T$Z":4(L6=V^G
M]S?
UJ_*O5_WXYNN#>;4IXB++.I\6@Z_5+8;QM&
HF65 M'!DRN^?M^^/@P\/.";F)X:"I?
*'Y$#@Y^Y1F2CY. M3 !98PQ3I92-
P5*I1NY(&%^GAN:^XMG,[6:X/CUE0\&2.F-
\O^7HU%GIK<[' MM*2/SL=-XBUC>+(_ND-
ZCY%J1$0N"5FOI?IG$C#?QCL?CB,U2=A.A-
#"UEM8 MA_R";\#HK8)]"6?
Q0$.VY;+=KHO]]H]C%!>
RG$=@']>HL6YH7>'(3.;LX%
M_O'E!@L9E82:]?H*.MO#ZHPX;
[W:/VMRAXW_-=O)L@&E\3,A#"/T =0W/2B=
MJWQ1=#OL'_7F;]!S!RJ&G36!;6Y!-S&2F&L
B#='0-&# 7FP,OCW3K @CG87
M1!C]%O"_M)7H C@*EY?-R#0X
Y7\PW@I"P7WUQ-&__4#! XM MIT!<-[
%:^L62-(*Y6:OD2#Z'HDK!XW:*$B83A?8([_|
(>@%+"=L-FL)MCD" M?
OHY::0N_#;M!,BY3A6@D'9*H_-

FDOZ0D4UV&C^58=C/A\)M@AYOECL%NJ11
FED M)MR1,0JR02B"'E,)VSB?N6;
[>Q1_<9KRTXE_0D!EI$O_^1,\,??0<#^2P.<
MO")#]X=]:+GS>UNA684"IC?-
YR+CK0$MO^GSGU]'ZBF1$;041S0]YAB(AИ
M(_%_7K+_&\GTHO^&8.%*OTV;SWJ2A>G1X
(9&&LI^.UKN0U^;YH1AY=A?UBQ MOX?
V5XK%'?Z+5?!@)?X1>?7&Z] 0X^$;8)4.-
A8/EC>A_I+\^D__7I5^3\[M
<_DS"$)/J'>'75">ZTC$EWQML)U(\83'SY?
TGW1Z?F#^TY[GC*!S 184.H M96F0'
IO8#+*E^!_); _A+$%<#$A4D[M>
KKKRAV(P_\@XJ-U!K[)V_))/)'
ME;IS>HFA6\R$5+EOVW^^]/M4>VE$/YZ\|A
'L7XT\]Z8J= M@3\OUX'_+
<[_HUJ\Q*^_A_;GQN>L/ 8 1?NQ6- PN-R%
[]AR09 A?_0'_[VG MX&\
2VUC\$[H7CR@Y/3F7=R0=62'3I:ZPOX/Q=&
K];21AZ6Y^1%&9"N+=^ M9<4
D0I^>TCR(*(TS])JE_^)#Q#"%[&-%EP1
2#*=IXZ?1=*X6;2:D_<,\
MS8,)B0_[Q5(%#3THP.$*$Y(25B+
0D"15E%18+Z!55 4RJ/)10R)59(5(PXO
MP800W/P9:C\?76 '\]#1_(O/!L:)6-
J)*E1W&A"$;0,/"1+DEMC,?@#W]G^B
M^Y_H_B>Z_XGN?Z+
[G^C^[]&)X]O1L2T2@"Y!@
2/7:V33SJ7]YW/:RQZHJ_Q
MLXDBC3APMRKC/_NIL*QIP$?

PC=.XY:T"I^ DHDRG&->^*
<:*C^JWGR+Y8=2X
M0R=.DXQ$G1*XC7M%7X?9P4
%ZHV*=%$#XMG;S6$BSIX1QYMJU>TD),R&
M^?@WHSL4TB*O_OJ]:/2)TZ>?$O>T[,GM?
(OK1@":BDH<2//T^2$]B1_<.H=+ MG?
T%]@<$H/ML=81/73%57':?
34.G^PVCVMY7-\1B;Z+CL")-ZJACZ)DT+II-
M@P6G75UXME"AN?
R+)T5^']"G1O80W^Z#4-EGU%?JJ*HT6;
(O=AHE!E!^C^B% M?%S^#
(XPLM5,,^.>8&HS$14EG-.3D'B82YH8C#0Z
MZ=@(7A(^Y=>3RB*X!W4NEAB'(!
S2WWZ!TL^||WA[*@63=$2@QY%?
C^;R&C/=&!*B1&<2(LO31:N",VXG\['-
MV\/5'S3Y_K>:#IV2S- MY>MX@A6MXB-
9A=%Y'[;16V+GEEKY KD7- X9QTBH]LJ1,?
M.GX.PI(UXB2/XG2J^5S_ME8%I/N,94I(
UMO0G#2)Y[2S0,),F(+PN4$%1Z+-
ML)K8/8'39"6[FSKQR\=LB'('^%
(6G#%OPE(G
M)KLR7_\F@=.'+\3^0/>*9/"ZH-
GLO7S#H"DMP'\:GC#FW!)/YFP?">V+K=NP
M3[CVW'!NO/;+;'>_R+;46$]H/!N[[6WU(^ED
M,J0/A)1Z8DE)GL:F]Z[6CVS>KB=>R!$X?
SSQ^-7@RBS)HAX=?(4$H9
M<(!4WF,'Y]2Q)][-
[M)*:7Q32ZJ/+9YBG.LRB9U]-
R&>VEQM48[?_'U*7W]-6"4Q_#-

ZT:3^6@=8JCB;;^G MHC0*F-10FGD%[3:
I1I$#*
($W,+Z1;U%/^=*?._#G1KKDG@+;VO32UE7
M[^TK$/GADQXONQ="AO9];.D#CT(8:+N(+.
ZVO$V5 125[D-KE;HD8!U:SIT,B^(&?5.W
MQH9\TX8,DN([AF11/$4_0!:[+5-
!,2PX3<3(N"[0U0 AQM>H7G#W?
LK]U5$]P7=/+%N=/*37D2W_18#T>GHFHA_
O-?%U9[GJ;K,,T?8#VZ0@
M2B80Y$V&3\/3*IJ,G[F8D+M0;HUWWV-
#U8WWD37>?] JAYSMWEO5T@(!TQR" M-
"7]A(Z&=4,Y-F!
[O7:$DYHTB>\2D&&E7DTG[%_+INADMBH:
*<%D74?
DNGJA;WSMLLW*7!/%5PZ"C&Q_FDEP-
&U>7Z[$B3Y'I M#>T(ON
I<_3_1]U[!C451NVB04"D1GHG-.F(($4%$BP
MI!,B(*"@H (B4B)=:9$N341ZD))$1!$D
8E;4SCQ.W/FGKGW^W'/G3G?F?MC M9S)
[=G;V7FN]:SW/N]YW+=%E]]*77=J$;:D]EYF
]^3X-B\-^R)ZC MS>ZP?
$F+2V\$!HZ_2=>@K+=5Q3Q;3BCU_.2?[.'!T
M'VI3:W+/>7EA;L\I^
M+'/'X,\^B_Y\#RTI'Y(-
)+5ORU+D@$WH20HX\X:+XTQX7*%]$=$AM
P M%Y1Y^$0*'Z,>8=?
PC_&GI#*%0E9Y*V./43;N_1JS$_?PN-
G^<>)6?-#7:U#F M^_JU^X'/DL#D+-!?
%L%CC8VGS'ZD&+D.:4P1'WITHT6R5?

QU^WRXB>JK^IQY M:]P=]9MAB/9;ZR.
[M<*[1L\:JOL.0&W8K>\D'2$OP*A_17WNV-
R-+I.HQ3N9 M"/':\]%_;Q:=0H_?'
G!ZD44Z3[L3]CZQ8')8CDW$OP($/D.1K;#I/=
M97.+JQ#6KUM?
MV0;^V3J=YL[^NW&RA3DVRGGA^[@TED<
AQ0_[VE38H0\(Z=[(?(*;R= MTO\^)VOC?
>9PA6SJ8S2ZUF!L*>.YJCQAX6:D]R(!)1KK.\2
M=[]W*)3?[E*G]?
9/7U.YTT<+HZ!/\^"/5LEAWDG/ 2SU*E!/0
E]OPD/QA=G MB\TQ1[^>H'P^?
RQ+:6@T5F/42NGC3#DYW 6-/,4*!4=$#<:
<[A#2#[!0
MD'CNB,"S:QN\BHQORQ)UY5CH)R,TN+^O
[QPKS=DY@X# MW!_#_1(.Y X>KVB=?
J=WZ65^FN-
J4F<0O\K[WN5&$/TGX$O&D&+HPGO,(_&4
M%"(ZM:B"@&49-3VD(R!'V?
_MQSM+2]DV(OP?
OOWD;.Y*;7ZKETBXO\:^4\MR
MWL54W]8Y@V5A&\HVM5,U35D7R"?
U(45F]DO#-,PE_=Z\>=U6HN9E=JSPLRC/
M0%)*[@;A]R
V#2)*YPRCV!#:,2U/(OJ+;^I_#'6/VK4)MX_L*
M+,G([197T: J,BG^("\$)(];J8:;1;\TYU)X-
65O5AY:_@7
MVC+D3S&3&Q[!QK+I7.9L>>.#CA@\4V)E\
*L\V%>#!YB/H^P"5=6LDT^3:)9Y0A]
M7;'V=?

UI=L7UC]8!2$W[H[!W%468"$GN$8X5=P:**
M..?
1EZ(U#,J/YP0U"X$X[FO^VRZUVF24!#W.|M
K=[!L MUQI("#S;F#LGWE,0[QH|
<.%0]W"1LZ7$^V3SSW'F)BYT,10U!W"C3%
(= >S: MMA*I.KV>2(96^%
<'EPFW4[0[0MQ_-
LO5ALI^P88H[[FOS,&@!N?>Q'%|*ESB
MTSO!]6T^B1Y,P&;*|4PQ%0
=!UHX!AL<_3>W(.Y+%S*AA5+7:-
UDUM"9]V#[
MFD0@!_M@B$L>|IVW,GDG"^4#N5>2GA;U
G|^AP$W M;K9/YG[^FW651X|H=D?
_OR]>3OF!75JEVCA*]-]>VU(P"
(PRV#/YLL^#.'*.DRZ4:".U;)=N7)^Y0=63H
MBC/:ZS/'K|-+2)>%T]
+*$C!23_L>9&]|/=7U-BWRS-
ALDQ)NM+|'0A_[)[C MC#8688?4NB-
1CX#%1^LA)N]$E7O'YA"]G_W4#F_Z4WSF4
MOZ(U25U*A,E#+$O0K^_2)=AJ&&M*0.5=3
(I@6R5-,?<89/|#UL#9=8^0>R;
M+.2VA&L.Q"
L@PE@'F#8Z^EZ2_DZ%J^>:IZ<]1@QTC("P-
MIW':2<^---A:-
>KU1LZO;0|W|N00)>;Z4SUTO+T=_Z;/TB7E
<8> M.TV,N5|&,|@QYE'R2C/-!
&A!%1561ZOJD# IF'-.@+GWZE,/[5V%*1K'?
HB MI_?J;A*
<#]7;+>9|%Y.)"PXSOM*2%1]']P^4(=M*^.5)

[A\='8V53S[+E:S& M_JNXU_LT&3Y0SKL(K!
(VLO678RQF%/>THKP4]X]K_Q0^-6HMJ=$C
M:@%OJY-UJ*YD!:"89L:*!^0/:&IJLG'MNY]
[HV<53SU'NUO#V7)GG$\YW$JT
M1=YER8W+Q!P;"_[7# 'ECQ-
8GM!)HIL2/4K14HN/6YP=!E_:A70:LVMI/-
K? M%?\X_RU]$)N..A35&0@44G!]
[IR,ZG3]^+[?3.76W/AX7D.G^.(E-;7$.INW
ME/R:Y%N#H)-KXMNRY//4"C(/XC+ 29'J"\
K>>KSQ_AWNTL^..2;?UK4+_.=
MO[&7(^$!B4.J=PX69K?8?Y&";%XS!DO#?
W1@TT]11+$I=,V:T/)%V\F1VW\3
MNL;"#T":B'S1B,(W:_-
]\&:=/E3F:J,+71A,S6'4T/DKX+'N&\,["74
[SG\ M"#2S8IW4_$8M+LM>M/\BVQ?E6\(?
S*A8P&BO7TJ,Q1,XEC^:6%>?*X^@@#-:
MX[=#2+43-]LCPJLF'1 O%7^80=P0:L
(&4LJ3Y8'\L@IPWAX1HMQ_IA<5=6R
M5EXZO N=:S\/TSO!U_T.:PCXL\:7/",=J8?
P+5@#]^O@C<_-TIWS1T3<;QSR
MMRDVL]$2[O*13@,)9SP9 >6],Z"
(;^DJ=ZC2Q=*I#QB%=UXJ%[^3TY[>MYF(
M.=]>2$H^76)S^U-#'U\@XWAL4R5D10#I-
%R-G(8USO>7Y[#8]=4#4!(>MO6; M_,.23
8LI8 "HG M2F-@<'X),79DW#8_9?(2^6?
U*POEYNF2%>)FI*3/2J"!CAV)BA'IG7%-2]J$Z
M"Z>+G>\K:2NG@>GGX&FH)KJ<7B=%MA
6*9
M*]35[+*@%32;I81.ECE%0)#O#D!\^YAD=V

MK38/O3UIJ<#W["S?$2>N(-#O_Y%1T
R5JF](K_(,%6_\;&+XNJ6IONIQL5 A
MN[*RO:8)^MNKRK)W\P^1DZOMXEOMM*
B@,9]PZ294.T698R2' W]I*C&C3S
MN:H5KJX7!V1WKR%CT\N_YP85BQQMEX/
@1[\Q M!>>@ZB&&)=@,7VM]?KV-
WC/C,5(EI_'H"&GWPP]UUT2X5*NB8'P]/"K-
:]H!
M!R!2;DI$##:62M"A>_CLQN6]2U1KGW9*!
HP?
F;PP[!*03G78&LM_HP[E#U*\32SLQ/)NWGB
M"B4=OAJV@04N9.Z=2?V3^,'6A;Q*%
[&CGJ!8/*D(+2J7O:'5LBIX^=K'J(1(MN\
[I&ZV2;!H.TJ5O*K*/;!YID&;R3+.X#/^W5192
MKLL@/,HF8Y=_)"THW_#ZQ]?
GQ$UOOC+F^;-!*$ZD:U)XF?R-
!9NES1M@,4L4SNBDK<=3B+%=][
%H6YR& M0@Z7-
P5FWMDYS/R(DM7'"6SB*\]YV)ZQB<]^U/7\8
6U^1L7T4_MEN./W:$?+246YS)9P:KW-
$(SDD3[D?VVQ=:"9C6]$_ZP>2*0
_=6TO2<9IS2 ME]
[*YP5TE[210'A6[1C"#,]NN2G5IPLXFP1_\E^
MYU\(]@;(YS7+
MZVI=)]>)*J:=3^QL8ONU7XU!@%%K&XRИ
M\&%2)W "=VKX-
%8+#JC!M[)69.QDV@=H+>2!8E0
9L@!L'.TY:Y<73\ O;>O
M3RU;/@"QH(]1^,^3)?0]UC.U

W;$ZBV69CD>
NHT!4NB=9EQ]E0HR;C3^N'P
M+:U;W5,MR_0KF>O'S@Z9-\GP^>
L3.+)%81?\-46J;[4'8P=[IU^N:<;6)N83V7
ML8OWM-&Y#7H0Y#J/^+$Q-
<]\SMN09KOM&MIQY(+S&?
3O+0(EW8YB1+5YM>E,
M.6O:/=BSM1V01CSUY[H%3-
2(&"8I58S*F]>)N=AHI5
MM6TDX_HRPXY]1!B&^1YU@S,>>T!K7@[5
%X<:S/_XSFB#N\T@P0@K@';
MY((UN8*J'RAQ1&C$\Z4?=
[<;T)62S_,M.W%O$^[W2EG4C0_L7C[QBE>?
M#'D.U6N#"
[)+@\E"U9B3JW+BI/*T'254UER^6VQX_Z#A-
)C_6Z9I9^7OQF&% MHY]M4[3J@-
U"W_2ZXY-_?U1OBDFUWI-J*$S@GZ@?
U]1NG>AZ1BHR!-76"DA: MR2>?
DO_(,?,_\OO_V_?X(:9I5YCO^"D0:AZY?
+N7#!ZD]D@ -6L+XPJMO!:E
MERF")JEZ[]5$LDYWM_A
M'#>8@B$'H##8D2C&)>4R]8[K[=M@U$T9
6Z]M? M6\:X4?M?KY8]C\=+8_H\$X+
[#A8NY*
<"XM1JX"H1E0MI+LZ!M$'(62MN7F.R73;^8
M;H;V,$I1:V4=\#XL!EL?'[9V
M]3E%PHS'26:I0+TF.[_SJ+%_P(5,@A
W@6HRS V(HD$1+"N-R(AZV#-V .+6
M7J\L,$5W'CH6Y"1I]1!3"

(>I$/N_'NKBHAHP[J'",(G_FH"=K$%$,-
K"Z!YK M&.[@O?,5@*85>>9N6-?
MULZE@8$+(GK/K;YHLN]=VP?-
+]RYPC4$/(+;K1XTK\^T"&PYM_;;VGVJG01)
M98Z3&]Z7G%X4?
#CRTN2[U95^06::4]"O!!79L_NQ=SK].@NC1
G;# M+Y=KW0PBB'!F),/67O08
@<@EJI[V%G_E/3-6Z@ ?J&YY?4T7:I9%F:;^;
_M*'_L;5_RX$+-E=V3I]D33>_JI*#:L?TP84
0*H2()Q=U$DR%>Z/O6F:;&)&\M])Q*
[6<4'51FE;I3O2/.7$VV'SF;IBRT"+E@;R;G1-
-%CG6 M_9ND>S$1U#\M!Z
LJ"+0@#H:V^[0UKJK$+R:L9:F-^ZL5BP?'A
0$*/Z%6_J_#_M<"-B19&C
MY4*PM5+F&1:*]D$.
(/GE]*:Z/'C@L;BU_J)DM^-
*A9^7@]L%:Q]HJ#Q"-V;N
MUHVF*^I[PYC<4T9;^[3KS$]-J-
[S3'5Z<#2/;=PM+O=[GZ]I]HOR![VEM0
M1@[U:O[Y?37.)^#DMJ.BF]79\H)?8K7G*
[X;_KU74M]3'"8[TR_L6I
ME/>+.WP.UOGR1\7J*>V<<@.
(K_,AJ/]^?]9O[((-502PIK$C% H(Z?W&M1,7
M=^R[:!$97>8UV[3+U7<65
Y_R+3YOX6+44PL89JSY;D+,GUT@!N^TF_
M7DZL_9/^6+SK8KN>Q[F7O'?
O/XTT@_#2_[52#6=I%2D%3%ZP^]="\
(+"+$(: MG%TQ;V)/V(;U_0@]WK8:
(GZR;IXW4V:\/[3(]ZWUU6'1;[BVX7^EV\

(8+WK ML3@S())VN>) MIR"+$6NP=%R
W>).'XS=Y+3_=:'8F'/MK5W%MBV[BIV=@I@
M>^9;-
_S]7^E9H\9H91Z.G:26,$KH3C18K)'KM/Y;$[
7*V/'4)C
M0CH[UFQIO"^XN;Y^]\::@V*+Z<(;U"
*;BN2IA,;3PVAI&>TU S-
[>O6CA<:53Z>_,K>A2/GM3_&5
8]%5!:JTXQB2%WLMX?*KW9
M;]TS2S]J7#\Y7'HF7#3T'740@&3NY/FQ!RP
MH1RW8T-$D;67=P82SFD.S41T&
<2H4B^]#Q?X=>_RVJ >D7DL_3P1)A)RZ
TN*(]F^=,D!J-EHVX#F!"A9
1%D35)/]EK8<5ESG:CO!OQ'5D=J3"YC
M.3@E_B"MHE;>CRZ-/CWEI-"3]CP1>H/QX
#D!\;K](G)G6IDO,$%IP+]X&S]
MV)92#_669\%A@3[.MZ+$'SR\NL&MQ/>./2-
QLCH5:#9G/$6MI>/8]H<]C5N MZ'&Z=N?
\1D]S8U>1E0'DL&3>[6E]:_FNEF-
ZKEK').@3>U^0*5-F$#%4KR&4 MG\
[[R>0D"8N'K$5LZQ+L,G'B3+5!0VQ#[!-
JI;/>I6U%C](CZ\';]:22LSV&
M_M$:KRZ&F75-]D< *EBZ2'H?4PM,+ ?
4]ELGT_8Q8OSP(;SS(X)^6[F;M8IS M!
[H:OG*(E:_O7#A2"*'N?WOM"
<5WZ7.O>^X7!P6M&($QL6>$-
Y5>SX_>Y\REZG,< M@.KSW-Y_^,51?
U=\:Y!F#/!2KP!@ F[Q-
^'YY3LH_H6'UTN^)Q41+:.+W+[(

ML_58>WU>_%> X%$5_ZGC14(#,OZ[%@C-
Y9^B?69 :#Z>OC(JP.VX+XVJ/AL
MU8S8+A4?^C;\2VSAH2VOY!,X(PIT"].9
VE0>\ISEZ^$7N*H38RW.1711B1H
M'9=S;=ZL^U;-
U7"$=&IDR&X$UXJA"T\2=UA\YA9=GX%M@
PM(&R[Y%B@Z/Z^"-L76-OJ.Y@,W[?:
(S)6P(J8P*BP_4^ M7.:Z^ =+;6-
DHR)VU#F!1X&S)US=3H_'1E$[GG09FP>+Y
M4OH3]2M5'X\KL7%)9R>DLI#K(!;5>UH;:H
M$:37:(BM?CW_N-4?'J74.?
[R.T,\E#)H#*,&%A2!3Z<&DU'IJ+7'N!:!VLIO
M//&(*G#;G5[;2ODYW]N;$>V(GH-#WW!?
MXEPK:USB%HRI'4 @R4J1\0H6^D,G M
\DQW:43616,Y&@B#
[@G/+!5#CU4E"O_MZVM+2\;K,Q
ME@XBI!DLR=C+.]E_
ZWQY"="51EU!Z"UK/+F]J$GD>^DTGO!Z2M
GVM"Y[MN6?$^%
[ON,&8R>FBEI06E@.37"ITL9W>%"PU.5'3X.
M>HC3RL>HS_^!9DS_/SG^3\CC*_,X:L1D!K
]&WC MJ4!!M?MNQ"*$.@S8T)B P=ZU "
[A*^]!(P$/,@HOHK_ZT/([QCUW$9;2>NC
MI+?>%TM@-W2D-L_ ^N-
1:2O23;/AK1$RF[P5EF*IW/F[O&*$5V!_\Y
WG>9<+
M0,KSMIK3K]O>!"W[]NP:;:U^Z1P%@2(:K\
(J!I5'CD%>VR#<@;!7 MFTS(#%*?[M
>YFN?

Q@QJN(.6VS1^1$@34RX]#9V($'IS*2P_/OF$
ML=0N&=5BU%^[DRLGCVO]I*]S#WD,L+T:
(WS,BMK=6)YM6X^_%<
M_G&_&'23G^O">N[F'AQ0PFS]
(,+P.M0@P(-F3W=E5#"5EC?+!"G.M<;$ M
!K_@&*:$[G'/(BV!B48&*UI6BK@0Y[>?
4"J(+OTL"O]ICQ31/XGG
MZ7P.SE2,&Z+;AYC+
[9^_0F@DO),9#=EK%%ITJT'Q/&[%87$@<
M(DJ<+FK<6W0 :DGXR@()[*H
"O%7]K'=R>#ZNN>PDGG[_K'+HL5C@1*^4.
FG=U3E M)K[?
$5EQFJG3"O!I%TR[@!ZUEH8\5 *WP?
QA*:O_>I[AL^TI/S&'T14(20HL M29NS.'6-
ICQBU2"7Z
MZ732&>3@+==8)'4BHF5":H/(
Q9O&_9^%0@<(UK< F%01WN,J7D3O8;
M=>A#%5Z+WPIV+^*<>%4DK_ST9A,
(ZB^)OZUWJV#!I0_2WCX(%]K\5U==9[&?
M"IW2*1LC3&;MA$=A!/'!)Q]>FW>3LK
)=E7_>LKOBP_S)0[VOW^Q.ID.-
M&:^8"M7;%301Q&$@.R%"-35J89J
GOC9]/ZO'3ZBTEJ_,_Z1ARZW[WD^WJXC
MG^E5D??
9_J8HY_5+VVBF.G$TZ[X#12G/:Y-
]298LM;"_LT=?0XQ
MFHLNN7Q'4F\#BVLZ__FRKVQ!R.9&K
M/T(8 070A(B4J[W$U4,CK[P'K_DUMG?
=P;5:%B426O-

0G)4X7[NQ%"=T9,ZZ^K4A,-1AH6RT-
]YP7T2WV-W_>4." M74DYUQP12;-
!V%"*!W4 +5P?=F%C<-
[E/&$6E[1CRA$LM!A-
MSQU&LM&A@V@).CA+.N.0LZ7'T9JA-
[MZ:RD*U+$:B!)K=KG
MG=\$$Y)L1P=O[*;SG[F@]-
[:)NG\J/_I/"=L'XO#EM# M>PM^[-
)D\6HB$!KUW&,
<4Q>LPJ1/Q&GU;@3J%MDKG4!'#Y4KAIF=/
M\6061QV]B?+?^4M]?0":+F1)TVL-"Z@%IL
(->)476"/_-L!2"#1ELP[R5LN
M\WE>WSM^\4%"W;TL,*.I)PXZA
"UFZ2M@^M_DG0Z@2;C;
M#/29GEOYDE#,N''T
!0\0+FX\$4QSNBXG9G@I*_+3P2<=AZYA&N
MZU+
*8HMGZ"B+4R=4AL[7HG*Q[(7EQ4M=+0*+
F[*@0$!^+4:&9/X*B^/O$'%
",T.;H;HP7*C5"?WP]SZ4<)T'6,,DSXP^K@-
L@.SNF, MH05\=+0N%L_[P.EQ3)

?Z1;"%9ZHEQC!'M/Q&D_Y+!!M MXSRC
JD8LMIFV$K36V9.>!]K)L\5$X):/>"9>*,1PG
C9Z33SW M)W-/XHK$_BH_TA!Q&NBL!
[#G@ 3LBPK5%!.S.
[;104>"*GI<%9X0G#G2U)H5 MVW]
[ZI4YS@^4"QS?1ULR>9$7?YHO
MU,CO^ODJ/:%L7_LP?D35@

0G6]DE=ZQFP:Z#,=[J@ &1FT4;A@?
=YS()VN$1 M1ST]^B.4VPR?
&^#]!+7J=EH#_8_7C9Z_J<:^W_36#HV3ZI%
[MN-=!'1<4-
O*4]*PUFSER)>Y'*C<9:R@*N#WD
0*9W)R431U!>L@,*K \IYS? MQ'(-
G(T\0C9VBTWIGR]N%PK&?
U&_=4/@9>/XED*G,O;ACS>>6F/RMT4XOZ/6
M&O%4;!2EGVH+.)UL_%?J%FK\?3KTQ+]))\
[9D@OH39[/$[V_)D- OW&9L%;8
M$":]3!NP(63@?%>%?_!2(.[Q=D=7@L6?
Q]*E#W^CVMZ=&GCOX9?Z)$9#IT#-
MVA]?U3W4\V^U2D-L]D
/B]@D)R*'J_N\U6;U!RCB ZK-
\T^G]]6O9U])UF1H MCN7Z6?
J8J#7T[@R)>Y@C2CPM
CHL?]H4!"1$G@@Z8Y>M
M^,5K+7'Y=-7_14I"A)1-S8T3&C,
([:4D\/E(JBU M)V4RLST*P"N:6]?
KN5;I(SI1FD4E$#%@U@ L
MNN)I'A\P'7)AL;OSO4\09K%B=/M/4D'T]L!'K
=U<0H0\15 MRRHY4L3*37\G8[W73'LZ9=]
(Q%!F./')MFYM+MZFCT\<^
M\IQHA#8BN&E^8B'#YAZ3,T9]N,5ATD:_K>
YH MK\TL+[GZY2E]MM_;_U_+8_X?
[70N42YX!VWI30[6ECE\:==Z_2,[YO0TC=
M))_++'0,1["GGS\ /4,=@%0(!R#BCXI_J:
O*R:LD^'E?UWX$=9F$$]47P60 M?@
Z=P!BVK(Z>#4 8@'0X0P>] ?XQ8-

$8.0IV"&A=*MWA;L:E*W_:+VXT%-
B6/EEQ3G1,+,V0\U%; MX9_H+QN?
ST1A51AY!Z ;J'NXML TA
T1<^_WR@TY"4HJ-26FX\I*,$L5,;I
G8%SXI>8IRS^@(FG
1(0U,5%EC@_I^#GVUCQW[.J%=1QG/
M&7_%-3ZUC6![ZS6?.%3."HT?5H\
<@$(B[OTM[H6C>T1M/=4&A(DI)/F53X*P\]-
<5KBRZ"N,>%(R +:O$/)3B*LD6^B\'/1]
<<=/FEWA:4*GSIGK99ZUVXQA>H)N-
4#J8M?G>A_L2
M)L814=J#56D5B/!+8$VQ@M#7JVD^E[GE
5$1J M)OFWIRW$:;[818PT&'//S5--
_JA;EU)FOM<=+'_NP!C%SE_6B!R#"?5Y48+
M_MZC"MRB=!)_]W4KF0-NH<]=@?
D^O%@U\5D]<=-:#N_8JFW0E;G;.69L]#A:
M,/D>[INH"!L%MX6E:2%"@+?
D=")F:X=V%_CM M20?SC.;)'(SHW$Y<-
>$*>W M.>9?/2]^[$QX_MD25J08?.3VE#%(\
$DG%&,\X6EPIO"L^6RUR!'8YM=/4)A
MC<$%L9T#>YNJMLV?ZZD>CO?
_1']^.SA$[;_2HW]"=!(+B!4#]N!
M0F"\4)U8O>$!.LW%:*7%*6O$U5.K=/R*?
&#K&A"![O4% M(,$5*A4;2((-4-:6"?K32
Z:#^:UE&!HN]Z3SM=S?
Y<\$GH1'KZ9FVA@G?P
M\6NL@9Q"1MD#RY3. 8M^B]>:,L%\2/_!]?
Z-L?9D$XR><^^[]Z## 1JOQD_9
MI:%:)K<]*!#".$QRFJJ9U=__NRTTX470/.SH

2O_HZ8NL 1"A/6]$$(E\LAO(P3U-
$[O[.IEMU#.1MXLN>
M%UO?:>>/E)O+J,O@R4C6\-OBL3980H"
S@C*SMI\>H_N(A#PVR)]P/#03VU-
MAW=O6QT&.!X(B)EQC5<87[:XK!?/
]K%*M/D='50Y7 M M5N%--
/MJ8K3V1LA=R(^F@A^9QWVU<^7/9ZF'@!U
M52X_(*:U97;_^X[#B)1EX?,D?
Y_7S_(M(UL.C2_Z#/#=1>1;\H5I-8@Z"HT/
M@]AF"CS;>S%H"!@5!&8SIQ@3
MHZBM)OO5QUPX<()JU_;JWZ/)=O+A2LATZ
5Y0(M*5LKEJ@X7W-P_Z=(F9&^6##N=K
M='OF AZGF+2+:_$VCZ2.J3L<2O5Z93C?,F]
P1#;[_5PTM4HD"&XG*W^7:,T
M_5"TC8,A9>?^()__HOUMH]-
#H/7&T#:)/Q'I2G07DM
M[K9M%5$;W2WFV7$^Y]CUTK0LB
/A0S=!!] H8AS" MBY
D!$0ZO)XOF0FNE<%J:
4+O7ILW#AVV/>QKCS/! ,#"\-
DKK:&5U>%BL.: MAJH(JYQ
>F\%_&-72(^\S5B4 Z M-8!1W\5)4[4E"ZQZ=
&8R##Q]*B'=.\P(N;#6QHT_"C^I&5KC^_KD
(\1$ MTU
"9BN!#"$$#FR?)^46$TKK78:EZ@[QKDH
Q8[E]C-\\M?.RQ0T\\:208M'
MS.5O\]^&"+,B<"FD.69@%0]A2N4;8\0
^)"+V%A8W2;R""5L+A_?HN!DTID2
M/CH@98C3'GZ$L%!WSY_W

X$XE;^]13\876I<\TR V%[.(T9Y15
MDM/[8'(Z272%IP9%-40P%Q!ZE6:8!7ZLW>
M %QDL?
FAZ@M3V*AE2Z+!>$'L#P^*U\92P_Y3PLS@
J'M M@!$EY5VY'%-F >$"^+\J97
YYJ\%MR\9UH^>OZ5\V"?(FA,?
=,QV>P#EYV9
M'/<:!%#EVEID85Q7LO]L:\/;5\'E_-CC#4Q9(-
)]%CEUG?#]I_*>G)7CRWQG
MYW6^'9U"NK05!YR"V@*3;8;QA9-T%??
VS%99@0/0$/N@%.9>^'Z%2G%D35U/
MR$4?#;>C4.XL(ZO/.>\;;(3_)5/O?
T,U&O6BP,S9N^7;3ZIMZC%RH6*PZS,1
MY8XJW&&&%MD17\
(6!)TE7IOQ/^!H5"Y(6L, *M5;
[622!64US42P,O1O=!Z% MQ^:10;WCD6
MT?G8-#4VZO?Q'^RM+4&
['%!WJW6G4IE#9J,D>EUZ81YHL5NA$"DY9
MSO
D6DZ,8I%)Q+!]YET5"$YW.MJ6CE3)LI863,M
&07SI"F^L\:R5&=/9 M8B/+,J&Q_=1'N3\&
[&/[A]TY*J9!A*M^6()4*OGV>]=J5LY&FK3V
XRVY:\FGD'?650I9AGY/;$
M^L#FQ_=^X@X5F15Y%X\:YEKO;ZJQKQ^
\.)4%P!%%J8> 5;7)I.8'/,&"?'#
MWM)S/PU.;]]T?5L+1Q5CUAN.BKR1[M[
MQ,';=M4A-I"*!C*QR(4R9<8C+"X *
[00&WJ>/"[UI'C@SPAS?*:Z8'0Y5$(W
M]7./KX!RP+B>OPAH>.XE^Q#R.+,??

J3'8!6H[_(GZH@V%)-JMI4IQ>DW]J=E
MT^K:IGIEK"B%*CI%*R2V5DM)N/S-
;9YYFCLV7LV*R,'FTWXW\[E./%%UZ M9NA-
GHW4T[G].VBQT2.*,O6MK_E^;AUZZX]F!VW
CHHMD,WF,[6[
M_C&%.$VPB\W$C52F*'(!SMV
X(T@G;XD)TT83.=70T?
0W5G1D>\'(&FHS.:JY#XXT=VYJQBJ\NF.6FN
M^] AZ2WGW?
>^V1.G_WB]#^"=#_EYBJ^S8Q2D]@JI0#F<
^1!OT5IVMW])?
MUOMD4W_N[\\K>1Z]4L5QLAB>5T_S[4
\9$AF>;LE1E]G\?82M1(PH*D V.$Y
MJ0_UH9 T?5D52R\6(;!]>+^CM.^^U<<+
[[C0-[=&M,P'/![*=(U?
#':2&+8>%P9>ZD$,]4,"7H'V5X#:_
MQ3P&E)D*K#!7/<1V72]_&BC%*_%R'^4^[W
M ;(D&%\P3.@.R9=%<<1"
[+]+Q61QO@L*:W4S>A@6?
B7QNO6Y[=QK;I<>60JN
M_[E_T]KW(O\EZVZ^\^.N/9_NX)5*$0([T15'
M5Z?J'X!:-\51@313W..\GTNWA-
O'OZCUU9B4S>ZNTO54_S50N/#[*0Q5TZ/
M3C3!9_TJ!_SL6%$W-
+C75I4[LAFV5I%;CH5,1&\JE,9X7?^PI:-RN
W-U@R)Q;>+H M*%D(H1O7'\&_&-
+NWIX;Q3E5D7WNWD@<9_:A^=_VB6>=$9
<:@S^
M]G.J^8R^@F=CD.\UM])@>''X93/HOUU[CY

<8V!V\OD0.KF&>9K%I4*B[IC
MEW%&,Z2@E#H&3UG(!'Q-
6O#:NIGQ=LRB>L^ULT%6W,4S7M#BZIOE
MP0BC_1V?CV@;?>GV:;4)-
(I9,:27OZ\7!0N$O4FFXU\^-J
M=/QJ<2',UFC(>\90HFBTQ>:C1,
KEZFW)N?#NZ8:'V%Q6]CBI)%\B*5
MNL(*%(>&M6)<2EC6+8,*A LRIU#-
EGVK> QQ>!M"D=MQ)&.R6MWN)"CJ"!LM
MA"L(CTCF;AHY!V?
>_M)X+3H,\S/K[Q+!:$N!_(\Z]85=)1S.)I9+A;
MR9AG*E,\?_^.ONO;,-?
<&GR[*"^,=$/M49^0]07-3\AQ2--
&W^0B+P&!.MS# M-_RRE[
47Q.NK64@3;I]+1&J-R/S(K-CMU-XN?
8!G*V9BJGY>+LXTK? MZVJ7/VV]X1L.
(8WC;NPLQI!M.=!7>("
_9R^TY<*0:1M:\.P]HLM^"L$'2;(CYH)[XI
M9_21'L'R*!FOOQO>'R$!>0&
MQM%M_$LJ:CN@R=J[\]_;,E\%GUE!!]
<'&=WR=%UQ M'S9]0#
[J8/7DO)*ZK&,-1[S4\/_F*0$066=IB8C-
C$(!:N);!!HDJ'C2G[PQ M&--
^9CAC6__1^(G0.K32L99Z03D_A8J5J8W01T
OO+99FSJ*/3U"E& M%I0=8=
[37M#7L15,'OKZV\TO07;Z)-RB5?
W>/W#>XW/TCA7.,*1#F_?TZ:)
MDUNI9$OB=GF*PP&H?
_+Y*L*X._?'N[NX=$GM<'U5G@YO2A22Y$#*

!3T'[O-CT*E8TL)OP!%2 M96 Q0,S6@:K)?
@S=3:IBO#+IW"ZQ5CYK KE]=CW?
7V#_YRK9;"=MY>A'W-J3 M%5Z@X(7;L@JV
>U@>CG8P"93,2K;I?O"(N]
[GXS$PY>"JCH>EX5^@_T73#"
M$"/_I=E$MK]G*=DL:'V=4DP$IT%U0^Q>?
EO1)P<_CHT8Q'/VF<<'BTRU1)Z[MD*E\]
<+H.(^-=%*^!;?RWE_8%C_M#!!#O3EW
/+'@H,ZT,5I)O8F>\ KJR@5 M(_SX]/W
(N)Z4G32?OSL C?KB_,$T;A9F_!LM
M^I>+S+X&3T8%X%+/P'LCTCZMHMDOH)]
R&!,Z*OE U\=(3"GZ M9")H#6G
\H!0=N1'B$R7,R1/
^9VKRNE+PT]D@.IG#E0N_@1*^/X^/Q6XDI
M>&N*#.M=,0'B"::\5SL^,H]EX@@GIPW0[C
[()OG($ M1-_O!K*)X
4:\XCN6D06[M"^ML<%"G@@S&':@B+6'5C(
ME.NL)/:M$+P3^3LY;S_P7L\11 +9*
>I!CQU__97IQ*O[$NV?'6E<<3CND+%_3\@^
43Y>_%2 V90?O&K?)OXX>0H M49X;41-
(XE<;LZ:NJ>R8@
E+R//>N&1ZICM4X@>T]TDVB^52
Y_RWR:UFFCI=E9';
(U5^#\Y!G*FG0W7\.I/[[7%& MT M-
D0HNMW!\9LI"9DHY?
AN3=&.6\7M[T4&2G,^XFW6S@W
MV":H$K(7PL'4]/YQ,W;#F6)
32%&"'G\Z%$F(SJFPC3MNQ('? (S[[>$\ F*
M6949W,=^D&N@6S#288$'H,S5%BB:YA#:

2I*%7#H3L=22$$V@ "G<)Q(#_C9.DNE%?
3A L2SH4H+0BV.C,DNL(27I'
M=>O$!=D'7H:G=]^S==\T1[#33M./_4=YG,
&Y[@^OF"I@2W5X+1.]< MI(@N/VSI:A-
O%QP5XA:4';.H?=M_M#)UZ.OD%AJQ :8+
[5#]IG]%B,?Z]L]# M-3^UE&?$8"
(I8)O7%.$Z;Z7 -
_FW5;7JR#FCWY#C'XLP1P83GX*S= Y
83OX
MDT2N=SH+U;TPP2B;D6DB$A=;9A"/MJ_S&
M_(3+_8#"-3M\ ?4N
\,T#BX7Q85H*Q%4TQJZ[
5JR'LN[;,_HVRPX._%XAP3 M5<\N6-_7M9?
1%"
:=31\//77EYK!2$3YK^)#UU92R3I$<#\E]'FL
8M MTBF!4/3Z4[1Y9_6R5Z*Z
\^35U;''+.@^O]\/_,#G*7BP*7)Q3%B"%
^@/=^ M%A,1A:IGH1L7EY*NO5YF%?
ZGL\X]Z4)?B1PNA)K60"*BF :A7Z3T_%L4G-
D- M!#[[?G?N<7"!_7.*\MY/ZO1"I*R5U&T
M(O H2CBXZG)6Y&"7X *XM1)
(4WD?!GU&?/@
Q!8$E6^D&"8];2B(N(MPB]?!
M/[WB*%VNYVS$HH>1A>1ECI6=HA0/P%+
M89:.1MP),5]M5,M;BW^'=
<2]L7V%Z+]_\PWHC\N:.;,)MM8#D>PY.DFT=
ML .YQO>-%.>'&OVBY. ""[U1Q0"-AJ]NUM?
85"QA Z'$28$0.9-9V-H#E!@2
MMDH/H'PI4R'#AY9"

[7A74'UAR)KJ9X8A@UZ67VF96U+&^:OX[Q
M:_/IJ&!&/+5_2J>5AI(#"BZ%&3O-
'GXI9=2B+J2ER:Z =N(X&J80^3#I6&;8
MY^,L2LZ!86!^X9+N'H"VE@.K8PL1LD34T?
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M/TM4,3BU]H5]D(5W(D3H(13XMBA-#
<"2#+$).KVR,7TUMTBNV\N#51^Z54KU
MITH!(HV\0S-
6N^DC47Q*LF&2R:,ZC&E[6PGV+R->>:
_QL=C,57^";@ /O]]
[<]AN!!O8<)XZV3MT@2?7UQJS!LF
M0SMATK$0N!L!>,'G'UJGME2<<$M7_'*B$2
-3AJ)F>J []= []!B"QHVB[)
M*L9^2E]YF%I0=&E]*3=34
M3&9EG^SMZ@5=2>"A6;
[">+MO#:*,QW#N"@;ZW42I'15T\-(H?
98E$+8[$G:2 MJ4M<2^:J\|
(NFJ.Y'<<]N@2N7LJ%=N8%5A($9X"$WX#!I
MY3M]!C\@#0/QQ$"=T"1\#IP)V$?
YR'0%*#.H%+0(6^2:TX4<
M>T>:>*:"TCH:?/3J\?>5;[!,5Q/)%Z0$.
([[&PUGI%CV*&'VS\Z>2"U
MKV,O1YG9EZ0\VJ'<5[XB_,IO*A\?P@J6C
ZOK'QZ[:_V[=^WPB:M7(I2(1+
M9L)IO'3+3V ,=\(?NQ]A:N^ 'G%5,,?
R')A_*Y^)SBQKH J3KH2TV-]32:YO
M<#XOY L=#N:<=AHVUNV;2\;">6,[<"[Q?
A-6<.(&E:BDDW#9E\;0>.T0H_3& M-
CNU@D-CA6FA)+S0O9,W-.Q^&

<8>=EI*ZYK[TC ?U[.6/(G#*Q3W)7#.+"@X
MF:===:IS@^%<,A]PK]9_?
K5UX+/^"T?]KIC').K\'!J)!//F%K0#
M2D,V6D9APN?!TW
JH7O0J1#9^KD4%X$A-
L0]BR'I1<3)X,/79=S
MK9V%YIA$RE@E/50H:>*>X)Q&
F@!FFL91@W(J;D.H$@=8DT95%S3X.X5QQ7
M+Y^62-C8$8O^
X("T5@[I#\'N9W$/<3Q'C<]Q\O,I207;T(2!BX.
MR3-
#7$JVV@,64M;P]DF_F$[+"0P2$9#*H\X!T&':
"I3^CZ)+O
ML188WPD>S+T(T>7DY\I8Z\TBSV95GTI;&
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BN;W"&^[,CS%!&+9(:1*E?
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]:'CQGO5RR+.I<^VKW"%4"'EF&,\[_-
$R[D"**J"Y?EWHP8IT@.7"",A
M@D'>J>0J;\=X_8NO"\5*KC*?
VG]Q(L_AG6@K\VM3
RP,$T";6&AQUX836_TC
MW7JC\D=#O#.$8@0J+34LYN^;W$$;+
(IC^W*1=!0O%7NQ K:;3?4J(BJ[?*;F
M[&V5[?
V"#/+RG"^*+HL.0CZ.],OX_NIWM$C/&M,H^
M-B0$G6<]BG&E"/!0/F/Z#%-

J,&>ZV_S>YD>=UWH.7VY>M]I[LOY)E3$.4'
M,G4I$,/Y(Z.;N=KC>#
8#:&V3^0?:AS'&]5,]?(%AXNEW'SVC.$XJR-
H=+C9 M465;F5K[Q7_^+:7#
*W)>LPTVP'%U[0[,;:Z-
>%"RU"G*6V*+5E8]J6U#2J" MU 4-
<]^KPQW< =4ANI!D5Q)7C]G7'5Q5S(N2$'
S4([7MJMQ_+7V,1L!/P /
MG2[)>3Q5BE..Z13H)S#FCE[6;XJL-W[R
MOL?H@,B9+LFU&'HM!LS;D\F5'5_]JH?NY=
(.H!;@L:4.3('8$+> 9>[LT(\/
M1VH<:E3"+$(O5X5AYOP._[X><8]]
=L'X<,%:A:(N'%\1VI7OS&R/F]B%<.%
M'5TM&MK2+VM_:#POH>
(ME:E2=OM"\R%
<#Y(<1W'JTH6@7[&BM:M6N/I,X>3@
MP%FM"?#4VO?
&J(/>C7JNQ'+Y&TH%&ON>ON^R%NF\++
(H:T5HC.I$(XX#]?+D0''5E@-Y&5!T
MZ50_7^5S]5N?"8P+N@#T(_(@S@<9#Q?
$!:SMX3@Q8CHJF4JV9]D]AHP %]62
MME(MQUJ!W,SS%?.V\L_TI#
(7=Z5*Z6TV)^-N0F([5%K&:MH-J&
Q]/DEF+BB M3%U<]\/!/B)2 ME >)
<[%SHJ;NJU--;?,*D,OCLHCVVS[UL=:"F[.#
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M!=&SXCD]!.&8\/F]PV,'%/>5
MVX_[;0O3PU$J"3L@:N#7#T
@?.CGAQH^8>.ZI(9@)^LU%'&Q-

J7;X_4KQP#M M35A/2?
6CW<:3XJ!#Z/2:1W9
POJVQE_/4.@7AH*.NUDL6Q$S
MOKJ=_N+3Y2$K\"'&]L->E@HOPI1YN?
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M<8W31GBC^RME"\?-@P-
W+^:H7KPML=]A\YB:@3(+R4,RM1W0E1U(
Y M#LAI$?.U;3IW!Z2 7URS&_6
M]MV#25.U\H0WDD.E[U/"W>W\W6AIA:]2N
<&(0>>*K=ZXZ#8_@D2'UU]=B)=_4:-R/+
[]P.$CLS M1"Z"2LTK^*[P2_WA 1O_B=9)G.?
P=-O\,/USR+9'A_SRU/+/ M'[CN/0D]*3
MPG)58;,6VWFG0<(LC8=U:@2.9#BUCP@F>
[$$44E(8;P;LF
M%7!L;E!J*/W5C.4]TV/=Q$Q?
*+F:ZB284H^X8_'WG.P)
([_CVR_.>;Q]C%#Q,2F;
MN5:B.I!!BB(WP5O5^7Y')W)
<_M]^U0"Q\Q,YD>.F]]@WL3PAQ+#4%<-
<96(+ M%R+
O5PXD"22Z5N%CG,GY%RM^R2C0,W[T)H5I
7J+M;+7^AX/5A^M
ME!'.B@+"V78!,+.1^9%&U",8E*'ZLI[1KG@I
%-RNNRLHNIEM<@"@Z??
M+3366EI>BO1P]PNQ_0(@;*Z= &D(7S_O-
2ND@Q?]9&N\N?AK<)WU7MTB^*
M:]98&GDK*X,F#N":FNE[L2(?('*
[3<.68O%7/-]/=?,0A#M#%AY'I@;T_>T
MV[/U5IV)/Z];T)OW_

#A'Y1RY#5W0.I?)^"T@%'<[^#J80#:%P,
[AC[1.2L!
ME#)KJ8IYY1A8'@O%&&:)EZ2SK/2=*4WBU
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T[=2J(ZJNMQ;WZ^D3]4W/G
M:14%$FC/GQ)>QN2_POR=KSK"/8#V9>E._(
J0QC<%=+#N9X9>^+10)T"R2NM
MJD47LW_]V12O>)!8U>IO7_H'.3KP9 *
M+X>VF.)?
E"Q/=6GSDX#SF*;BQR[C8?)$=RV7R|^EN.C
K^:4/ MHN!2MM7X[.S9Q^7W/2|_"-
M48ZP8HV] B^|A1UP>X M4*=
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M:J6*G'5^)4O; ?
DC#@YEF.))3%@]SHAWZADR[#D=4;CC[8
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*COLU_I8%I1D7?
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QQI|W MUNWFB57>
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1B*G3LZCG5"/RI,/].EH7!O3+D: M%$&B(%-
W0(H'%TJR&
(^HS;0Y_R+_J:&LL!!OZJ!_<.1+;)U_U99PDPY
O/
M<,IM(,F5V3Z&H+:YYO5(I@^@%J6.=_[LW]
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MV()OP@:[0'))-
O:5!X7M47N=))U02A*|7Y_("WPHX9%DB+
<)R[N>',!NY@KR M|Y+=!&"Y_* MC+F]|
<*09(Q(FK1O: D/3[*ZB=
<(*LPPTD.G95_>9]|<9H*5_GOCRP6=O0/B
M"I'8L&N B6OC6(BUJ9R/5NU:
(ZLM5H#M4QV+=K3Z^&C[RS_';13GAY+0P
_4IC>%*942N6UI'BR=^Y$8(A]JVC9FR 'KS?
$O=^/MD;"
M7A01Q$V]F9;4:!X9@Q!|"Q+|F2;$)*I<;?)D:|
M)R0Q>H>##M66XX*2;+W<>!9.8T0
>]0"0<+?&)S(D;K/57KSR=0RQ+.Y]Q1>
M;_V!3O&U#)6S*_CN*/S3F!N[ME21IM@9>/
^3C.4:Z_ZPI4^6A
MBF"HUB:YI*$EU*ZER.^0<="M;Z>,]MP(J8
M.G;I?O%B].'[TM',[M+I9KE-
_3!2Y'#CS025<@3;L<3/FN]27E]-
/=5E^+XP=.|DCSU"M*6EPCY,L:
MZQ10AZ(*HRY/8I#4;:@=$U98@8Y>7F-;_
I)]5=+]TG/&73T.3W/U[QHM.O.
M+K:1.=8=UV7+5<*X;>?C M>D>!1BC2*,
(^Z ^#AN%+8N>"E?A9&*-S6< Z]V
M?.SPZEFTJA3NZ3_RS^M"
<^+=|WF,JJPM+|H[)W-FSB.:P:#.ANYONI-
M8GCX MB|?:'|5[99 "3V2N|O" ; E98
MGI5[,V(@+//;*;=7-^9#0T4|]E,#?^"S?

N6!*)F\@="L5[U3H.TCP BS@3+<
M"=ECF,:%!BYYW4!5TZIS#O>'A)@F21X[_S
6G.<3YFNZ
MW!/VH=D/*G]H.B"NP=].YF1%;2JV,]YA$+;*
MXJI1^:>^OA$1I+T%;0O6PH
L]EDTK@LNB3%D0$^/76I>0$J>,YC)3Q+N3
C2 M_VDE,3=C'?OKQI7S :$-ULH5&@4O,M-
X0X5SC+>+.\2XPX\H.71K:IN9K^L(M?J#L?
M)TD(_-'XOL4.L@^76KQ#4-@9L#-VG.?
PSF"^HMWE4"8UPA%-MJ&0L- M/8'&=
()53C?IH3PPH!.7_/ M$L;\1O';W,HU3,&?
Q9*H>H=5DV52+
>2.6E0@>^_IA=A>&3N7/U0=6T LFF.
M7LV8YOE==?#+)6,M
EGVZE0C73CV/)T=H\M^;JCLHQ>5?,.IWZ4@
M.<8"BS"&U0S)'?; 7'A5[#6GGIZ-
E5^WV/!Q9%1\\F?_PP9/G>U4<4
MA*5_Q7]PM9H(5LGFF2=9L(W.LM$<0
MHQ<\CY#JB D76MG-O.U].LPJ62E-
Z,GI]_TK?1>V=A,.[8!\"#&*BDP4+8Q]
MDV/3,KE!A[LR<"GX(/N>L%9$_"J-
E#73VG_\@G*L@^7=RVH_#IS-V'O\[K^B
MY@QV!"[+-<0X;F?A/%&)[D>!&*HVA
339;HLP8Y,Z+^XXFJ3PMH J' M_K!K&L&K-
(>YTB>O6"V'D7)4.SR,AN[DG8:?
#Q$@I'8_T*_T\VEU=IX^%VR4 M:*32-55%
<2[*C'36%#7J6KKNU)DV)=#%P\+
[,SYFBE,1)M<937B=-.J<"#*+ M?2DK
G(UZ'5E[[*CU>

(5Q_,W>@0TX&:|N$0>Y(3P=J*%,4G#L?T
*+%#'J@N M':R867+7=/.A?N_KNS/
W],P$_>DSS2^+5|.__4D<<3SN!7J&G"4*NS:(
M4MM|NK7?
NZ|]J|W|3*.#^,7TS'T8M!$9/_0|.R_ZWGO[';
MXW_Q"/3^+8D+!Y3!G01 G=7LP51:
[|V9W<_L*+BI1: HC='$ES4'O#W[%4AM
MQ@]BA$Y..EGLBE>-O%S.TW ?
>0%ZC,.CA]%W_G:N%-?B^$V?<$Q4LNI>I?
P)LR/_$)6M,:Y4>^-UF!C M[4
S%$8Q!]TAR/(T3"RDT;#[*6#
(S+N0Z3X2,Y/RL8B9,YCK>FWAF|-/5Y3G!#-
YH@A]'(;8HJ?WR|ZWOCW7-*"B,#DO'G
M+)8MS@A|EH|^0__Y$BP%V++W810!."/O*(
268.IEM
MS^3_LX*OHKM<+W[MBI[>KW;G<8;=_M|
A'35/M);/H8.G5UV M3;
(1M@"^_J/HJ*TVZ4$X0'PN?AJ:[/-.-
A'T1P,!*#EQ)#8ZY)?GA"0HJV]S
M896U.C7:?8EK^^K?
7KX:|>+:!XN3XH_I.@.1'T-K3 =80]LY6 -T
VML#(-@
M+"R$D=9B'EHD,>HGS]4!+H$/)!;#LD-
1IVC*_(*X M3QKJ? LX,I+E#(PS[U')
AYCK7!7*UEVE,FRLO)?/57J36
ZVPRGN'DCZ^
MS2H,99N_3<5IG1|572P*!2FKPV;8NMA>W
,GS=-$SC/,35F M6,*/SY?R?
%M<:4WE1W[1"S|4:LK6T!/>-

A&G5ZY>%OCG;PDG1'?:M'*G(*-V MX7XN?
CC._&O8E:6'H84LAUR_];J9$4Q/<_"?,/Z?
5BJ[C13"N(+C#%?BG -
MY[L=UD<0TS$]6+K$<#Y#&08NZ5R9J3[B
(J==<&!^#>S<"
[&KNIUE(',E8NICZ[$"^S@C&C#I0J:#K'NHY
M/\,LAJKFF\9_;;AMW]
(0QHK]&X;804(CCC0HL?
CWI,)B3/U?]G9Q,J',BSC M2T9K%?
D/2!MF2#SG][D\@&&L M&!Y=/X.>/:RHR[#
(4TQQS!P4 MG*\%[&(T],
[)M$.9FT2LG#7';C[/AHT"!^R9[\R)3SAIR52I
M\G85_,8:F:9E+-Y?
RT!NKU;5V8LOFC7>O%=U M]KZ08D9;CX
M\1F+ 3PQ4?+H
<'WG0(J7O).C[E#2(8MG%S+E.\0BWV,,D-
M_PE;V@.?#].O[+/>T\$GSD(,TU= U0M:
<7483$TVR41 M+N7'0DH\):1@3
K1^8%NAG8MJGETQ&Z&]X'5!:C/=^T&T\E:
[O ."',25QWXL
MV*]/B)X3K%JK;A16<+NEO2'L&-
ZHX;:LDH62E5:HO=H/M_:ZAO3$\\,MM2;%@
[<9MX4)0.C:V='0S;'?PO#5GHG@Z333ZQJ-
;T_I!5@XYTJ5.>@-9BX M 9?#$N%
[.XY@1SH.;E>VVX?
7VB[@!)Q5\Z/*^RKV+42+JHB42)V16ULO^7
M&N;!!U)7[#$'H<.Z=0%H'&V0X6L.1%'2P.A
L#7I2@;B
M!"8N3*]N_28[!LLP<["B(#AB/2Q8.R,GUE2

*C2L&- *C]ZP?,>H*2A#4W^6
M9+4D_?/RRU5BWA"M7.1"C7/,95@E+V2W@
M1!BK;7,UL+BE337A.4K&PB3OB)5]OB6?
O&72#F@^$U>'2&W_6]\S'J;,4*S4
M7B.637/%D]#M-F$*5?
5U7WV=KYS.]\O<3/PHYY5Q5<'(CF&_V7!C%
<'_FZ#/"VI=UW@'/=:SA]*[KV(*NVW#;\0?
@)K_N3!R5.
M6.O'@6Y[WME=UET11>5J;3_GH6$,KOD6I
(419X5C05>5O*
MRV]JS"'&6O&>A9+SS62%64<9*?
*%@B+UEV P(XXCP9Y'1,&4>8*1VA>+:K?<
M^XYI/!2.DIE]X14V?
>7ZMXKC4H]3^OR3=3[=T7Q"X$7_.6SO5@
MIH+C\\]7C7@X;,'+V:EV]=M%?LGY?
MN476Z,XJ9H6O!SKZ4M]=T*QB,T?4#K
MYKOQ%GD"8NN"YMN/>V9C=7C0&)^\YTS
M_KY.=X>-W.*1LQE0D4-=D_09*EMU5F+?
+50=I+EB27>"A$*0J MZ.I[S?:G<@E*
[TH204S4'BP)LAL MK
QW,S$__CJE\&=HNHHC:_7]!9E%L=<-
>WS,;U143=L8?KKZ?T:._V\09!R4 MP+ A
%JZ/2A >8XC"68E NE,Y?
G5EH5#IEXUR*6FB2D%SC&S-
E(EXFCH\631 M,
[W\V&@<$06O']X^M$D$<]2K<-
V1<%39WT%3?K"N[8!>*0)1/!>52@/L=D!B
M[=P!^&^O.5$XHZAN![0?M-
U11!#%40T+R+[_UJ?A9G'?!EMY:/

2P<^:]%L*4&Z8U[(LS)A\O/=I
M0A@OP=/+?ROK*3_8SL;]
[.LXC*.8>W$E_VWDOXW\MY'_-O+?
1O[;R/^OC/Q/ MZD+]SR/_JS_"%JXK B:&Z_*
B:'Y*(0>7"1,A7&?*\)4G2B^=Z\F('2]N-OF
MMM*^HB-/SLCTOP3OD/\#4$L#!!0 (
:!'"%D.=PWC0^ ! "E,$@ 5 M97=B8RTR,#
(T,#8S,%]L86(N>&ULU+U[<]PXLB_X__T4V=
%]S M'C=D6>[6KFWY6O+,F>C8J,!3XDR)U)
LV3Z??@&25<525;$ $J2\]\YQ2R42
M^5:!RX+CBC/P-:T>0/7 P5_SXA_I,P:?5K@2
M>?$(X7_6KUWF3]^+]/ZA
I[CHCR&/O0@B)Z(0QXX+8YJ0 M.
(J#,!'.XO[/CHL0QSZ#-
$@5M:__L=/#U7U].=??_WZ]>N?
OI%B]:>\N/_5,-]IR;VB0LO_X2?ZT7)?
P'N.GY?]>XU4J4LXNA-S@&"8K_GN^+N56
M^:G(_\YI=9T]\[)2VV-YF3\^IO6/R\A)4$Q1
GF L-K@.$S"F,"$>T($D8=#
MGBRK[3=_R3/XY78#LD9B \9/!E*J3JSV@I?
YNJ#-/BFA*1NA0?N?GRX^ AV MB,!#
PD\286>R?$>TB>0[H#]^Z\[]B:3_.H'D>?
*2)0[%+&.=W#LE*62%Z\%%%.+8EH
MM_Y+*:-:/@*7I!922^%791O^RE=5N?
D$JD]J)3 2Q*\'7Z^+8L,_+NB9^6N?
M^)7FTGQ[JN#>5(HB?
[0IJ"JW^<'I*B_7!9=?P+5<7C%.XL!! E*L+'?
J$H@)#2%WD>,P
MY+L>"4P4FS;EB7799TZ5P%A'7\D?@?

P*E/+L4X#'%B=8*:"@Y%0B8X!\!W+0
ME,G'4[E*Y?
EH!>3K<@,#3W+Y0GD1(*O#RE]4#\]RD?
$CCOU'.5<';Y* M\)7+#R39IT8,9@I3?
Q+U=.0D4V.F%C<00(U!2:9%
7(!.C@6H$%B3_L9,V])
MX>G3G57'&8OCI5HS'\!,D_&OA"XOY6JMB(
MPM"#,7%=B"(?
P02+&$IMY@6^BV.&0AW5=9[4Q+JJ2QM(P
MN\R;:8,]OB5=H C7J@'\T=#^?
ZU)@;4^K]K@FDD:>S3UI;+"C3X4:88SJNQO
MN:1X^JQ,AU+^O*I]=E5>;V8'WYL_C=>9^1
MR4:_&;PQS#2[8']?
M^;>7:ZL%#G%*_Z12SN0YH]2GY;R\TM2L^
\IN4W5](7,^I,D0NB(2):;4,?#^(,8E@K#RH"
L7$D\@>02/ M$(D)"WR&3:RX*4!.K$0[D-
7:*#:@0<:5Y:=@J_5;U0"5R99C5R9?/D&-(
&#!C'X66'^1?U9P0:?.E/ULX(NY_,7
ML$4/=O#!'QL&3N\E-<#,[7@ KK,>?\'.
M"U?>X6^7\KR:5G)[NJD>>-
$9XWV*2;JJT7W)Q%HY1G>.A;+VPR[#
"$GC@04 M/A,0<7GBQS$)8<@CY/LLH=B-
EM769=MO,,V/WV@O.>'?[M%1-
0T#T_,5)E##
MJO^QIV6H/[7V&FRYZ7JK6WY
EZ$%D"R!AJ=%;2/7;('.> O0X0QL6.NX8-4@
M/_X7PN" \V-_,8:=FG[H+XC9R>OUIJ?
W./<*L.8[([Z>S/<.GJ\(8]AI]CJ3 M1S5)
[NK;$\]*7@-XGV?W=[QX?,M)M10\"+PX2"

5'$'D8PX)4]\OUXOC@!"7
M,2TGG2[!B4^9BA24[ST")HG5^J)QTW"PXI
N5CND4W
ME$%+>M%JTEIDBCQ0].T=RW0YM73$.DM
[PU3![=53O_QF3_) MK\B#7 UMZ/LS?
\1HHY-Z^HA+]+_YFSW3!,E<)=2*\141
G$C'D0!11!G& " MJ1MQ$>#0#2/?
1%$,AS*UH^H9IZO:'E%AQ&)+'>#^D)=M@:
MP<&.X"[%8HL+
[(#9CR6.EXDEG30"R*S::KS 7NHQ"R,.TW"?
BC2CZ1->O9/"
M2)]YQLNR#3$YD>^%6(30P8D/D>/'$$N5!I
M4#;32SUBTM,[=I@WTRM'^3X?
BC36'^=YLZ0?>@C-NO[/,_QR?6N\,6S]7N8K
M%3\M\.IMKI3%,HJE<>$Q#%F"78@P"V#"N
NYYR'.>9+PV,CN>$E@\MR!#3GP M1T-
0,V9^4B!ZZW,,FZ99 EL.?^?*5)6GI M!!3/\-
^_GD9Q9;J0-!G27D GP1]9.26G?
[K/GW^5[S2+1OZP6RN'(\VR2$XR
ML%D=IQ\8N/W@\D']W]4_U^DS7BDWW&=
>M_G"1L?T/.D\V5U2N,UHH M5]-
;WOQ7_KY:JW33JV_2SLWN^6>YC*^$X/*
[E\08N8E#H(<\E2+G^%!^XD&! MPR1,O
!1P73"?*\#?
^(HW\>K._#SVZO+SU<7MU>_@.N/S4_R!W!
HJ,XDLD63(-(!J'P &^R@>40Y
M:5]\N/]&PQ38<"6_%"U?ORS
EC6PX0THYD##G44;Y%5FQ9:%,R_X>>VG5
M ^OL=5 ,2&;Y;8T+G,DO^PU9I?=U$+?

\@+^EC^O'JV]/=6+XEXRE)57>&,[D
M9VDAL?R-X^+N:W[W4.3K^P?Y'\Z7+*"D7
M%LG-
EU9A7T9[Z1(3##]@Q[N3[^2BQ<)Y>?
$M+9=^$O@1=91'D5+YC^]!XKL8
M1HA%3(2$)T)H[UW'*$R\"RF2ZA+*CBCX0
:^\=8=LUV@LDX-=#* M8SD>IE_-.3?
3D'U<]>JZHR_.I[7Z<._IG]X'ASF(?L-IIA+0;
[);:;R7-Z*^
M8/F15TL<1CZBU(>8.PE$KH\@"9$/XR2AO
MYBT/ZM9,+#J]JCQG)/AS+<)?
0"/"Z22HYU.R\ETR-. ER64IZ+-
M)B!!XGL.%C#Q,8.(Q %,7)Q
P9$C8@_'/C$*WYXG.;%ZW! TK!5Q7E)Z*]DN
M_V9+ND,;U,078$.^<;K:3\709]=6/8CS!.4%I
M?EV&
<>+X$<'0P8X\G!$:04("#V*7>*$;L2AD1DIC,
7[VX7 M &\@U@FJM
99VQEF*FFZZ=/39#_$I)@IP,/YV*"&!BY0>)7
M:Q.L:B&##69[&G-RL5I2M-
/AG%4_3R[NEVI]>H+V;AK=/D@TZNK"F[PH
MY-8R\A B
0F@$\E_$%='/HQCZ#ANC(0@S(^,*C5JTIU8
4Y>X2K!) M:69U;#NOK]F4"E-S-
8EL48V_@G1,Q'KZ=P+!F6G34Q>2:A#-
C:0WYR5EY5Y2
M#]\37D\Z1O75;RGUB$+GLE+?ZP-
\]Q_23$4++O/'IU6J5%D3*[_+WZU7J^]?
MJG0EE=WVBF6YY%B$""4(4H=

(R]'W'1B'20A%$@J,:]]6'KHBY"X0?
KAH&ZL'R%O[669 E^3C/P706P?S'P
ML)M.E$:884+Q&YY[6\GOD&Q2DJ0L:S"@1=
M\J]-
>2'YQ7L\]:U>*.$^AA9HB.DGN.]SWZ]J1_%D
^W;4[AA ME<,-
\@78GZ2%/*&H//&308'9'/]C93R/VW\PRA_)Z3
MSU4WN6I=MG?348 301&#KNLYJFQI
@E1OWK$]]R8XUB> DU*;!S2F-@^;"F"
MAN3 ._O'1*.G*$.$!6X$"8UBB$CHP-AUY4\
(Q6'DTB ,(1-5J4=V
MXH4Z7:4_3:GJ+6C[LC);X_O5_6HQU<0[5W
&GBQ2UIP8]7-[HQE
.6SD27QG!CMOPVC%A, MC3R)OL?
K*=]IEQ)ENQ5T.-(\X813#&QC!2KK#W]
[PC(NT>B>1=O_2AK>7S$AN PH\K8PO-UB:
M'DVGZNQ"-U,8-2!8(P*?
\/JE\M]IEP3U]D5+E0ET/).N3*6S$4B89A!G_I
MKE&XR2*VB17L!JFZ&]7DORFP8(L6[.
NNHY#7H(=9'69?@,:_%'#-G19V)Q,
M/4W\2E-
DJ(X/9J>:>';,JQW;EZ.M\L<6D\I;3E?P/6R*?
$R=B'DP$#2%RJ OCB&(H;6(_% [W@H@M
MGWE!W?YK =0UVD"-07[:HK!9 %:?
9VM%835(SEPH M5E\(A\5C#=X=ZHN6!
[_/VT:X*B35!J@^\NIC7JF>.#?
B;5H^Y25>_5;DZZ=E
MX"!7FGTN="F26H4D4JL$V(.,L20A?
HAB,ZMO (;)O=2JC_J#BA*KN+&J 6#J

MC#87JZYG>E)AF>F5=]M>RCM$BR:ZOKM
[7_!JW?@A MMB%/F]
[MP0*SYNHV1S"SWWNPB
Z=X,.'&G#1Y!/^GJ^KM[Q,[S/E*I/TS>[
MCJ*?
^3//UBK8OOWHZLWUW=N+&]$D5/'-
/7X12\EARF#('0Z1GV#E(?0A\6)*
M(QXY<:#E)K0+:^JP>8T3_)_2CMI
!:1V8LFUN&O?7#1PFVMQVT\;Q&I5IRUF
M@[L3]B;N3-
#@U:;#,*AO=R;.!RZFG!*#BRZO,C7#KL#,M5
8%V#O11=[MU.:[F-=0GN78^R//DL.
[^7Z4=W.2I_YEZS8NBCJW% 'B\0/$A]R$?
L0N2R ML8\8] .'\B ($H+P@.I>U@!JK?
31U<"D:5*JMK0%QZO:&]BX1&^3@9N#ZX?
VO#A'9MEJ$!B85YN7J3(GZAJE
MKNM$(2((QHX\1\@??!A[H0N%3^3Q(H@H
M63,TKS6Y,L^5/0+?
5I)L=^AYLV./,'60%GOLF6%+9^M%VOD-
/N2L+HOP5Y[> M/\@-_.)9VD[W?
%.Z0A5#VS1<4%'RYG':GC>HQVG,Y+H+
@(14A5=F1O#F J! M'1;'/#$J56,7WL3+=X,
(MI"VI:J:4G^?.5O3WNS1.69(3S.\GMQM.$$V
M Q8A"MJ>EIA&E)3UG&=RLFG(:P;[4M1-
1&>!OK:/>*B>IX || M*Z49=9W1_)$K
^HCKW:75']7ER8V!6R7"1<>]B($A9.X4B5[
L9)A*5>]OS(MXPYS JU*#B,P3*QW?
ZM+;Q=[R2,7-Y?
7!OZW@;+5\'].+S$SC=FDY.P! @VB

MMO1T76BZ8+(K#9D M/Z,O;
<$S3X\I,+1SH[U[_IAN-T+.0A%[@L/ 2Y@\5
L?8M]A,*$DCAQ&$A9J M%6?
4(3;Q0FT+XY0=]I[-J^#&D8-
)8>DM5ULB,%NT+?==Y_N[O\"/UPLMPVI@
M-:!^)JT6 #I!ZA5J_O0S?;S,SYEW!ET7_;Q>
<=X
M.WIBA(G7J;I_J2@#11JZW:M4H$5A=,?
TE!S.G)VLBW%[]=S3P_9794C7[IM5
M4<]R9FD[/4UGUKWT++LO-
]+S+PP,4.&T4#G*7#7C6=4-
4,L[_JUZ(]'^8QE$
M21PBQX5^S*1]G#@J:90G,!34"YT@)@0;54_
M7(#6)8U7\OBW\1D9)L?
T2U4S1F1+5H8AGYTL.H3!'XHTJ&E;7/5:/-
J*Q?32
MFC>THL/V0:1$ZR5K8>KC%=KD+SR]SR[7
MLL(0P]B-(A@3UR7,XUP0HV(4%C!-
K5$:PH"VE$&U(PTP^_NZ<9F-CD<;3X6F
M@IE7P(9JZ&CDN:>3U68R-
BA!!^:DT>:A,ILNQ&R,Z+7CRD-
%J!%,'CST,$5Z
M*OZP2[;]/5^IXNF=!JB[#+\B5?TBWLI?
L_LFY/215S?B#G];>H1AZN, ADD0
M2DLLE'J6NP)&(O09"[P@=!*3>L-3
352N>8%AU5T;KU+7#[L"GWQ[K8IO[=S
MA +

IAIYLGF5D]=_P@S9J;#;RZO%T"K0V$G%

[UEHNNW70#" MY;,<7&SWU,WU2HG?
GG*?6L*6-/YD,&?
=!J86]LN]87)ZYE[LBZ^X8'>/]\J@ M?
Y]F_+KBCV>37DZ]-
]TRKLF!N_11+'W$V)VTO M0UW_;/^#
_,27B8\R ELKS$ZA(E0R",:35P$D<&
(8HX\FB$C'(3 M3I*:.IQRF*XC21NF)YR6D]
[6;(=
[PTC*4<8G:'A^GCE;"0NG"$$0A/)$$&'B0.1R
MUJ(ZM6]EZX2]D+9]M=BDX"D0(8=
(='3YR#O2?CA#3(/[*3ST6S_"W? 3+B
M5(3JX1NLR]%U#
&JR&J_I5O5P!FR]V<=^VEKL]6
MW_J6HW36MOQMMZXU",RRF/49W:Q@@S
[>_'O9-QX(E1K;(Q8"9>^MNBIS<"7- J?5;)?
M<9N'O@ MG9C
N_V8@&E%@U&3H6!\UG1JCJ:W23>
((.S229QV>R*./%S7U8(GOA%SX*":>48**/NE
MUN3N]#.NHO99N>JILVFD94-
Y:0MJ1'%K79ZMUZX^2_B52E/K"N1TY6GM$
M4[A\%J]^KR^$X>P-
SOYQP9Z5DBM_XYGZDXI6=3H:=;S=%X_Y.J
MEYR]6V=,]3/S?
<]+$'3D80LB)_%AXL8^I)1B@DGB)E3K$O#-
P-P
M"Q20O"CRKVIE4OR$J339#+TU4\V6IH/G!Y
8*,E"8@0(M+;D6]@*T MP)N@;
=ZW216(E;ICUO,*BRK4(,:MD6?
TL2"M>6&F@KFO)ZKB85]X.R:FIZY M?

^RR6#-^DZ[:D$Y
',%4AHX''1Q(8T=0"K'*3,.1"),X$0FBKED%.&
M%@G
%3A^6\"T9)R^4/5LDHE$9;9VSTII@B#T
,:ME:K3ISQS)3MCD1P6NC,? M8D!EI;IP?
ELN?Q?(V)[U+DA9%9A6R\CC01+B!!
(_CN4I2AZE, X)Q"*D,?81
M0T)HEU+2)#JQ1GG1;6-
71^//!E5^=.77KT.FDHJ9\F@$HA#4;N5N7&
EC M@\.DQKNNE
R*'TT@K6'5CFQ)S:PFD2'[O46(=,>:K^J0(7=
[989,WQV@-/^2 MEOB-UUH')$[X8R-
DS!G)LH,\5Q#'NO=MA[83X5< SGWCH_
M^L"P$];U7F6CMM_M1UXM0PVWCJ6L+SV
M:N<[^?
U0GY9OZ@71W.*4UE=)\4I]_M]PALKYT/
M/EZL&GGC%H@,3%3=WKPM[W+5]UL"J_M
[LKKWN67N'SXI(P3QMF;[U]*U1=\
MNR^W:9LI+^5IUF=8X!@R/Y3*V'5"&
>1#ZE ;A"[./&(40#!)KB)M?*=,JP[
MM4%,4U1M3H.>.GXMX9IIXPY*4.5@B[,MY
OH.?%61I;?^R MLR/!#K;%
[-8)A&DKV]4FM'FS7R<0ZD$V[!0T!H9JY1>_
A#% OY MC\\$)#R@D+F>H)PF+/*-
JHSO#S]UP%7^-N0NSPE9: 91!W-H&"?
59\X\'GJ4
M!ULAS_W!YXUJ'F7L('!Y_"EK9\Z/>88I+=9X
M&88A]?
PDQ"YUB5'3N_,D)UYXQT\O.PS#$LPU)#GX#

(.|'M M=">OEP1?^SAU0@
:9Z13;PZX6)OQXOY[?
2<<88XC1J0"$!Q!Q",78L^+H' # MA
6+0Q(YVI=HM|-.O,@;0D8WY5^PW;]:AS-
CMB+U^#"[|'H >|SEUMU@|UUD
M/6!@[]+JX5_M^F/E5.U|$'=2=ES+
R@25ZZC!,$@#I@J"9[V*4QQ$'$/#|0
MOB/&]J|< >]5/++(CD=VX(2,
<|E.+V9[/EGYSKY/ML;[0SEEQXES8J_L0'"O
M;4=8$*RN7W8DE6$*^D63S(]KE:KP-
EVMY6>W#U@NEIMU558X4Z7M=EZ,):*!
M[Z*$PR1V XA$C&#,
Q]Z|J#CQ#AV$EW&L|/6T[@PB-
5.O!]U^&TA*H T>T &T "W4
M1:=LIST=.E(XEI3E4!2S:L61HGJI_L8.-R
7|@Y_:TH07&3L#<^X2*NE/' 1 M1PAI0%*,
(4J| ";8I=)HH#@@#M>&.ND39TB,'&Z5!,
(JO"W-H&GK!M1D(:V M9E3HI&SZ]8L-
CLT4AR2V*2"BN&SIC632()=R)+/#4BH-
F3;+L.SAJ#?1|MA[
M|^5;]J#>2[OL>VYHT$3U>V6W<@[79>/1|4
$$R%@%/D^1%A50(T3#'"@CA, MY-$T-
G+I'E"8/'12TP,-P4'E$ ^%HAM &
<&J:0S%A,L!8903G%B+I+P#2=W):DB01
MKDLQ=&@20Q0D+DQ"^6OH$.Z&7A1AJE7
MJ=U/'?)[/5!&I+R
K8I&3,=.E(HYCEWFIS:RJ,[1V[>W#A-
Y@_RW73? MLV8?
JJ0Z.0+;7:>]7.&R/%H3;I/ZYK($N81!5U!YA*-

<,8@)HSZ)A"/M MP9%VH#FJB55*3;
[3I73%!FH4NS,QF##;UH9FRFGD>*U89D-
%\=T%M@ 3*]M M:0T7HX9%-6+PP:U\=-
/ZDX1B0EP"F:BIM&8&9Z3,GJU6XYF O
7@>A'_*& M@KE
CG08FN=V@3ZA;4&=1+@1BE@,/:1ZB1%,8.
(!#'V@MCUC(K?FD.8 MVN:ZN/T=O'M_\]=;\.
[SS0=P\^GJ\\7=] YM;E6_PJJ[N.
[05P;!YT].&,\Z% MF6K<3D*N+>?
V]NJ4O5DI506ZIMV]5
M.A0D5%4['0<2C[LPY[O.X%1]TDM MJE,
[[K<8P!8$:%
!0,ZFC7MS$2IZ;JW+2!#__UYV4Q0 -
B(:5NN?"V:_KS M3<1PX-0W>GF"R[1-?
LG[;:MSQ.)$Q+X/O220UAHWGZ>!$/]LI;$9R
[I3F=F]?GN"^3DNXKXD_=H>];-",;J<
M>VJ,
>GA;U:8_D.:2I*]\N9))>E^*E)%]T/.^*;WA>M,
M*:$'&?4#C_" \43+3-&F.+&"J2'
%@/(:Q#@J4$!'A4,@_QJ+0GVJY))Y&*F
M/_9%TM '+0!0(QA2P%=+-@;)Z+9E-
"P[W8:LS%+63?CNS6'7&FB^I'83OO:R
MW(U>-%2+E"TOODH#
[^[QOFE=O'.=Z.BXTZ]/??!25,%=^EA_#6O2I
MBLL.LX:'J$,^P1]6G3H:;!TQ8DI._W2?/_\JWV
F/,LN/-,;9>8
MQJ/FB^JNP'4B95&\^7Z=L::FC>:*.O;NQ,NI
M[3#]Y764]_-K:RS;9@M+@V-
[!7S.L3=H@1T=<+;5U<=.=VGU/C?0=;#I/?

3F M>Z>9U+N"_W/-,]H4I D1]1'F
@K$'(A0@"%Q/!\F@O,H01$*J-&U=0V:$R_1
M;M^L+=U!U[ETY*?I#K K%;,5/$@@YH=^?
19MG?4U*,Y[Q-<7P<')WN!5,V7
M>+J\RJJT^GZ9/S[FV6TE-
^R#:^7+,$C<1"U\UR4)1"K\@(6'(<>;UR$VL
AH H$$:@B+(Q45]+2!I@#
[%8%]L9CI@+$2T58'9HSV[.=RH$8)
MR!]V:U]S^%F6O1FKFQ5O^-:PG5^U!-
[=,E!]M>[R#[A2OW_?_/="R)6E[B?=
M/13Y^O[ACF?
U3:47Y2C^ELJWEYR()/0='W(FE0+BE,,DP0)
1,1 Y/7.B
MN+8!3GV*5E"ZEPRK!A*0F)I/S"P+Z_.C9X:\
]%7=3[U[ETF!A54.-S 7 MX*!X3@UI
79/X'K6ZFIE 6C9
:YCS^:92IZ6#"3K\&:UIJ82[DO3:S(ZYLZ0
MZZQ,Y9/M4?!3ODJIA/2IR.E[S?
BCYBC3+=R6.-BX#3;DZY(M"@-
GJC.]Y)F2KX<@L: ,W:WT
70S@Q48_0:*3F1@L;;V:1&?=4,T$\7*; M-
'Q[0-;!+C>SJ57UF=?9F>J8E+:=0O9SEF-
,0NZ%&'HTX! A)@\E/" 0AU'D M!TF O2C6SD
PI3ZQ+NDF-#> 8(L(=" 91-V-
I7O&T)A:9F:Z1D]<)LG>%B1H
MD,,PI22'5MLCZY4\.;&TI*M<>225;/.=BP+0
K@.5+ M65X!J5-7G%;U/27Y%RY?
S4JI1%@J0:+):E+;IM(P]8!_LI0C,52NO?
D2QH/. MESLQE-

^]/(K!@PPS&3]SJNYZIT)N*>HK^DZR=)'3M
4CQX\3Y"TS?E\7DM:W M*L)7^MUQ.3>-
B^?L&>[WLY +-^*;_L9E1:F%^ M] S6F<0]:
(-YB0VHA0O(9_&=MC?
H9)'1),>.VI&AE>V,*'#$E!/0'ZZ8E/*
M%&GV]
[M*RT\Z([[TP=QMTV3ZB;%DN:/"OKO5FNZ$
[K+ZOF@ MS% NS?
3::0;/\6>6!GV$F6&YS]V!YDMX/@)_+\OYV-
^'FF!%^HQ5T5BC.6\FLLCV]5D_JYR;!=TBCF
M0IH$P@FCT,RN&H1CXO5XF6=US9*R]A*5
M[W-]SLWO,W7R-;6CALV,KG$TN;Q-+9X-
(+!%I*Z"5N!V)_8&%FAQ=5.^;9HN
MHR1CS1X9AF)F(V.4J
XMAW'#F9L#G80V5>!1'H>^&QH'IT>87#7I
M%.RP;*8=.C3!ANATYL-
Y#@<9$SW#SF9:G&>M:VAH/#VP.P_^KI;N6
M.[5^C(+ DU:$&Y
(I(@B(,$0Y(0$N,XP@[5BI?
V4IG:O]+0!&_Y"G\W[,YS
M5"AZ^_EH5LW6XX[+AMX$:1&]'-
GJUG.4QKP=>_K8/.C:T_OP@./P_7UU^9#=
M?\K*["]X=9W=KA\?FS5>5MD=6K%?
BDZFZI"_-RV%)N04]YT8:+%6?X
MY6Y4QQ\-SNK&\Z!QH)]R"@Q/_:\A?9O5#,:
(=3I?[#Q5\L1Q(^[PMT_R2R>_74?CQY1%
(O:"$(HX\2 * M.(=8Q!@&
<2*8CY+038PLEXGQ3JQMZ[KM;951N4;7V3
X]3N8!_;N)*OP!E

MM[^[!4Q%.X:FI$X]M7KVUP|T888GJW,%2(
MM8PB>9[E,21Q@(1(?.8X6AD()|:?
6)6W]W)KDF!#T_1>|KY ^A6J!3;-%* 9
MAP/N&1_E8|3%XOWQ9KY)?)29PZO#QQ|S/
M1?-G_IROGN7GEWGVS-
59^RZ_X|7C^QQG2|3CR*44P|03|JPC8@8Q"(
M*')|$003-6/NPS7QTMZ2!HI8";8(E$VK,#2?
3]:8N7=*],XHKR!H,X5BWFQY MBW-
Q8D)>I:6RCO3F;Y[6(ALA:PP|H&MC<37J?
EM6+*U>ZE0-/ M#3"QEMM[--
^|ML(B>/%OA_Y/G20YT,4T
@22EP843=P,"=1Z-)! MA0,/:4V|*&M2__-?W-
#Y-W]@@< C|O&01X7/J#3>!
((H<3C$1)IQ8>PXL8MX
M0K!GU@C+DH0&-
;F:1D::=I4=O@UM)4FT"9XM0$-W
6K*P)|@&*_!HNVBB4?'C#I0W?N'4L-
B&#MA!!D* M_80Q(7"0V+MWJHUK8I7;T
<20%W5T.;%47W1ZRG.5Q"HF?;4N@)ZOL9L
M,C#7W4YCR4GFV/P!107|>E,*'03_HDIJ0YL-
MT5J4L7:W5C;_=-M6$
M:CA3U6C4(6#=U(6[$5>XR"0B512@/@,T6(
(7$$@5'@ MB) $:6!:]2-
V@:JJ>WL=I>&N#7[L 0--ZA!V?1-
^%F:XLV/IRM[3#@Q>FI| M=G&;Z>LNO&
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/J081BE<,3>]!Q M?41$&,<1-

NJ9<9K4Q.KPX\W"ZX]W5Y^O;N_
U7]]NOIX>V6F\'J$I*?%[+!N MIIHZ-
$%+%/RQ(6O15#S/FR7UT4-
H5IUPGN&7"UWCC2G=V*1]Z
O+HE":D@,0J@[\0Q1-
*T@)AS"CV.7.2'CHM#H[#S$!#S
MI@9/GP(\8;[O#YG<^[I)O#]
QNZ/GYYK,Q=W/C7U(6=U_?
%/N*Q<[T.>50_E MBW\KD?
0BXXA\CW!$QP1" EA$5!"/F:74
MX1GZJC!=ED6G67YV)9 +PK
MRS"98CLZ#=9UW%CA3JWN/NQD7O<%=#
(?$@0*' MB1<$F"&]9LPC<4R=0-
CIV;/!59>D5(>KYA:8"M@=6^G#HJI#IT-
/5@OCI!0GB'N.%(*MA+^!*.;-
\ALGJH/4OI'#64D^.1+PK".
<7[*%7N4,)9I;5O_A*OJ+*!Y(^?
\Y4J3J1R#I<\#$)/)"Z,W4"T5RA\', X#L*8
M)RQVA1B1?&(5[,2ZLE.^%]?
@_SPJH<3N/&F:DC^(] WMS,X]D
;X)K&$J?)* M6^R@!K\ 7?A-V@G89V !.BR
/Q03H.5BNOR3280]3?Z)7:BOF7\RB=#/Y)],
M0W- ,\]^[ZG"YT0\(@BAT$$R$$I)0X"45$
M.$1K5Y@6YL3[@2KKILRZW^\^U#Z$^JR[I
X4?1_C6@D#O-L7; M+M2\2.3P+H>
[1/$C/81J-\2ND]"
[_4Y"/\0L&K0P_2%F[X:4"153XQZ
MAZ5I1&.VUS6E2Q4(T*!8@(Z8&A2+V@I1%
D2ID+Q69543W"\Q<(M-1+(T5J?

9B,,4S2_Y3G[F]D-Y_Y3D"I T-
7A!"Y2+5J]CWH\-#WP\#G/$$F M3IW-
P!,;W!LR9GIAR[7>JA_"B]F:/LN&\:)\B=G2DM
[MY=+5AKZMH'NT-^-
V&W$PY[X30M<&6/9L$AVSEO57(=
[7%I]N[K4AGXDKA!H!^B&+@Y@+4 MK?
<]8.11W:K*S[S.@[G+)4%U:_HA7ZDXO3HD':
>5?
1ZS'VS07?)9@L13G7WR[(=\&+P5[RS=6K/
M/O&4Y;RU@^(EIAX4LQ4R?
%J1G62=$=^4]16MR".J=/#>A#\&%E?YT6D
MGD[D>6$$/8\SB*($P=@+$TA$XOIQ
M$A!B5L7B+,6)==R&/B0-
#/%>FK&JA3,E,I6 "UMT!(''>KV%(@VHY;4
MQ7EZLRH';?9?J@+]%XT 6-:Z&A
M;+:03_.OMX"ML#[3W#:-
;EHY3!!>X*SS%I:O*?IS+IHS[+[?V% !O5O
M:RSG5D[,#5FE][7[L?R
OZ6/Z\>K;U(;2,O@2\;2LK[LPYG\+"WX=?
916@9W M7_GJF;
<7?;V8!A33.E_:@8@X'B342R!RJ>_Z.
(Y%K.5!L EJ:OU0DP6=4ME2
M[."]=FM5J_+OUR>O)54SU;,%"#H(51GL&B
M]70S89#,_ HS,BQU>>E[$?3:R=-
QNA.KC*,%+K8X0 L$
M_*&@F/81T!2LIF_%6)&6CK$\?
W].5[SE*];7+]/2)0J,<3^_K X[-
MU]DS;X-.U]D=_M9%RZ3US#AAVON/E<)
[W M3I(CAAF@N@_[H&P#HC?

B,E^I7,T"K]ZV)]=VA82<(R=F&,:"2Z/0B9C4
M'@GN>&XJI\ MIITV2J/+:MJ85#U?Q.M-
E=F.=&QFOB]V$W/UZ7:_(-
R$%3DM"LI^H4X;X%ZK M?
J=%P?:4];1)99CZ/G))='-
!=,FYAQAR!8PP=B#"@0\3$6,HPL2ES/<9=]
MI7K+Z.GB'EI&BG5+47O)7MY\^/3YZO>KC
7?[D"UQ_E[X;]KOKDI*?>+'%O
MIJLT[XC=3@WI("ZJ,TJS;18/FE:M!Y96!]
M"B%*7E5UWN&F[NR+,D88"0_3.(:NES"
(@D0N]\"/H(M]EPL:N#XQNI=TGN3D
M@=L7%78-
RTR<%YG>RK$KO.Y."UW^!*LI@_IE3]@;?
^#0\1U2_8ER

XAD]93'Q/(R MTR82#-BAD5H5M'C #I
\"6U$66.:('EYA$RL-=XT1S!S1\[!
(CILU3E\J&%Z M:G3IIYH2$PL1)
NCXB>\C)_1"8M2L:DJP4_N;=FZE3RT/#*Q5/
!V M+)CIPTEG4$]Q_BCS8J9A.S4C=C
7A].QZ/H$-^";TIV=/S0,@!T'X(])[I3.
M(6M+FGM2J+.J^#F$_G(OF(7F%,G)%X]Y4:
B! M0FX9YO#C2-]L
M>]#J6+T_._TM%/&+VO;"=FW[>24^2Z[W:-
_4)JX+<&;99A;HSJT1,(VR^ER
MAEC5>;:KVOY5GGCK,LK,^*>:E-
>YMUM4T;F M[@/0K:)D?\KT]H2Y)L),XW?
3+7>P /E^;$:^ P5MTO(Q-
J1DK3#$""@SUXP8 M+

[3#>=9$>9>OEJCO^ MT-#6VO Q3&-
X@A#WZ4.1#X*8,(PE?
\0S#V1"!H9V1F]U"9> M9EO:+VM&FB9A]
E,;_E9$X/9+U
M7=,R#)GV2T=O,5OCV6PQ'Z;9+NJ2EW22C
HM)FV5:^JE-6_))AVV#\HV:;UD
M7NK]!O,2TZI6+U2\ ;B[E?34PM/$,3
MX*3<\N-
RLV@:C)'$B%KQQB1G*QH_5!C=ZO&#QQA[
MX:+*Y$I^2)^Z5SHO/U]TWFM2R>Y4M&>)
=:;&7]V?;\9&7.VW)E/]:__C2;Y220!KLCI=+L
>B8%= MY8K\B1?
5]T_R6ZWH7/USG3XI&A]YM0Q\
[M*0,TC\Q(4(!3&,X\21/\5.+!#Q M/.*;-
;/N(V>R6
>UK_Y4\,>TY&6]\OB&,O@Y:R[M8$H;ZX,SP/
MKV[H+1S?J5_]5S>
(%J'G_6+8/ZY/U'J'4Z=UT>1*JSDNIN0!(8
M$\>%% Y5+2L M)J,>Y<)> NG^\',G?
1YE[DBBYO'GAJVR;CL,2OQ <.Y#''N^7&
\A$E,!537 M!Y. 8U7.T203@*
(>!1XV$E<1ZO?6"^5J5,FFKNC M3R\NC!3-
#06\A:,9#NH7F(:[Q(883#>O%Y"!L,#_,ES!
("&:N M@',]1[J3[X\W_'\'/Z]@_;9AP?
7]WC,L[J+B3RLWQ2WE3HRUB6A-C&RI8,=
MXC$2P0
S!!$/,4P0"J%43PRY3N(ACYIEFIRE.7F^B4(
2@5A 9[PIMC>SVD& MF*J#54@%)I56J;
8GHQU)*IG'5B6DV$TJA'1;2.B3TT_E09!6_=M

MEV-[U4#.4IR[*HBN"
(Y4!]%^=9BV4&T_[_)-WN@N'4:=('9)W[?
R/+KBW>S2 M79?#;78+]A(G]@-
(O=A1V2T13'P?0TR)/"-X<1
$1G7!9@]Y.Z)T*;H@3J"FR->S\K?
J^FY11Y.M9%
M:DD%VL,UJZ*T+LZ7ZM0^@;$5-
#U.,3S\K:).\T!"S??-\]TS8,;#*2 MZSJ+B"
(:TIA)I>M0B(@TZ1)*57T#7X@HDI,0&Z4,6I
MQ=KMJUBJZS/=![>]%^ND^9$E,\?.HIX"?
Y6Y,5/@A]/R1G=:W@R8EA%U-"V)
MT'H)S;&X7JEZIB5QGBZ<:8N
H6^/LN5=P229NK]:35-
M"%H>NQ/O3JP9=\1J M&TC3.W6*SS/>.
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ME.V6^< METM!8HP\-Y"'%X(AHD(N?
%=0&,>8A,+A&.N5G'PY\,0+O*4$%"F#,%"7K
U M1RNN:K'U"L(LJG6$V]Y 5O?
Y^6)71U#NA:N._7V -:T2,FI#_2%?
R5<^5]G%
M8Z5M3Q]]>^)5WN20=*B"S[Q:%YFJNK36(
M;.SC0\YG9?
>RM&=G]S\Y8#M5"9;5MA9(^4$JL751'Y"NI
M20)1$@AI8$M3.PD\$C-
&I(FM=ZS5(#;Q@NR0D]:UI&>P89T3D\9^;)
M$-Y6 9([6%
<2UY8E8;"=6Y3(L"U^C&3,]G)-5GOW]W-
CS+?G:W*S9P?HOC/,
M6_!_K[,T+V[71+Z4UO6GWW(BQY8D;KYR=

_E ^6*4NE_797 MK,MJ&05.XG&&(FB
**8QS")$86NSXGCQ3A R#-
Q(XR#,_7Q(_NH7SOL:FQ M4NG?
HK,D;3T'Q'PR-
%.G#2[0!0:VR(""IMKB[(,#.W2@AF?/:6%'3):|
MS.KFL".XE_X/2Z,.++?
VHGKFJ5!U73#SCF=_X[@HMU'JI:HWD3@^
:%YH) M?
9@DH0<%2USADB2BR*B#QS@X$VO!FBB0
UK" Z%FO169&FK>)UX\#,6^W.BN
.RN/9&75@KC,N'RXR]G;- M5>O$-
SC[1[F,7(>X*'!AC,,8(D9\&+LQ@P(EGL")1W(
$4Q7I= ML35OFKX21=4P:?
F(:/34U4B&S730EM>W&U[?]/)JGH!\FAM;"
<='*,R;8'R:
MQ8.$XIY'S9VY5_^LOE]\+5AYP?
[^+MM57];TYIYX?
>H$B<974.>&E)W:2W+_ M>Y?
G59:;)$V4V/.YN<]PU37T7ONT6'[
MWCMY(LFHM+H^<\K39[7]EDTMJD^XK.3
IL_XC1;1CYW0DY]R#&2>Z&ZO9L(
ME\$H]"-?L"#A>DY?0[H3K^
6!5XUY6BV1=44AGH?^:.!89C/J2M4O5UT
E&9 MK?<#*5W4;?O.RL9XAS7DU-
*NJTMUUIW84!0O=V?
3UZ>\\E/;ZS<9OWLH\O7]
MP[OTF;\X_$:>$Q#AA9
Y\A\48FFHASR$E'(?
D22.N(/M7_@YBVL6=X,$T)QL

MJP8&4#B&."!L38:>4GH%$8]T21S>
++BD%#S=]>9NKGO!&F+>-8;0>=1_8#W
M@;1%.>PVD/[P X+V?
^5X53T\X@PWNB+||71^W#O!<]
['YRB"^9G25"U7?M-G5Q$XA#.,((XC@.(&*
(0 M\R"$B2]0S$B@S#<3BTV?],0JY[U36-
MF":(]6R@ (5EKD:0Q_B?I:GC'N$?J$'C,8&8-
5L\.L(P[5)G_3<%H+86SZZ3 M[Q(E8<@$"B
/ P\BSW4AP9$+!?
>QPWP6Q(%19;A^D)2UPAMBL*U^/\9>K7?.
M*>>L5 $AI3QN1..&XATGU%+X7-I;OH
^HRY$81#!A& "J5SR- FPZSI&'?]T
MB$YL,VP@=.P$=6U=70.1/Q3IO02T6GT"=-
>"$Y?@0?DCU(Z9;LM=&Y=9/B]N
M/55A6XAF"F-??HJ^$E^+
'0@6*V^K,VPO2K,YTG.78U96PA'JC+KOSO"
M] O^P+,R?
>;-54'5Q%E%G]^M\J^_M2,LTYD@-M9=;/-
Q6]K M7."LXKQL
]N.&R5>2#'TB8OD80X+B)THAEQ=H0@*#',
5/9[O8<[H#;- KA-P3!B6^F!K,-GKGC[Q
MZGP.ZG[L>R[J,X\.=U)?9V55U)/\/LWX=<4?
RR6G/@](X$*,XA BZO@P%IX#
MA0A\!X5>6'>E,_-('Z$SL=JIG:L[LN /11C4E
USD$[)2=_1/)+[5YE4\8' M^8]
[V++H+#Y&97;/< ^KQ]S ?
8^;I_1^Q(^<77WC=*VZ7-X(:73(]3 @N??L
M0!.OR9H^V (
&P1#LGS/"^6,;6!;'F:K]+PH)DC\U>9W4

KP^=%G2P;69K2;
M%JS_TK#]]K<\9U_3U4J>%:ZE497=IV3%&I
4-=U(P%#2CR(MG#B15G^,8$(])PQ\#V-
B=%E0G_34_I,6B-D.;" YO4UY&GF8:8 -
AMH?L4.Q M#?QR&=&W2K[
MR4V\I#;$VZ[18$=^X"6<,\+36WSV1&*V'L=
(PWB9ZC%I:>6>(3;K8M9C_.7Z
MUGQK8$,'7CRGZN).K4
NJHO'O*A4J*ZYG.$%'@]8Z$/,A*?Z9R)
((A%!BMP$ M^9%(8JJ5T:U';N(E_T'2NL?
W')0;%*!([Q],M]0S(M-;Z/8$8;;0MW2;S1?@
M"FQ)@\O<9ED@/19M]2'H)S9OM/'8(YG&\F
&<7
MSU(MW?./:Z6$;L3;=+561095P>CR9EV5%:
MDX7 B>N)"&-
DI#D,Z4\=5[]^_^7NZFW=Q+=NW%L:&A:FX
[.$)3!D+H,H M00S&"?
&AE*47,1<[;I"87&>94ISF]UM:LN!KBPKB!A
(:EQ*-S52!OD.TWS" MUU/C$XK43)]O@(
6"?BXE6*# G1@+$
+T)Y:'R@(2_K=E/JLBGZ@:%YJ_*'# M#.V35?
%REX?
_D5=+WT,.CT(/8I*66"EZM\J_UC1&5PE>?
+9N$=_7'?PUC?Q$EJ Y;_FL8QHL(
M^89:Z(A878R#F 4)=!P>0Z0ZIR:!'\.
($.&$+"9A:'1I<:18S17Y2;$N@!3K
M:/GH*>)Q7)OIVFUAI,Z]HDT]EXN];U#K>5:
9TS;[B9UBU5KSL ,",W<*.\7@
M85NPDT\.243'WUI_?,8N/U]<;

*[_(Y1*YGNL+P>2J#*7N<^1/"?(HC%VY>$.I*
M"Q)7R[(]0V=B!2@) UI3;OI/2>)@MUQ-
*JH7TB*I_O5H4@-FB5;RWRW'#^K5M*
*MUDURU*V(8%B>^D!1&.:GGV6P/T?]].LSYJ*
Y6$_5_W\X^8IL!^RIU3=KKY+
M'SE[E]N[(,:0;,S=GMPU]$0_038/I&<
MT3[VI&&F?4P$?
Y06"PEOFIP.RCEM6_:!LP"?&Q.6&KO^4-!
BTFPXP<$TGKG1PF MDI^9?K
L.O,V%N9"L-6SPH#RO
TJS$5RT(UBP!#62G!_YL_YZEE^]-
T#HA.KG;4VE=%#$IJ)=@" MJ />AEE*
6E+4TRJV96/#0[$%L
;")/6W3[)\'1%MP])OG;%[9-"T"BW??K=
MH1E#62G/BX5:&FTB2T@0"D(40#]V$$21"
(XB5GHQ3X/<&!4-ON0Q.3Y M0
W!>KV;)OH@<$)@Y)><4@X<9.">?")B(
M6^7T"TU+Y;)I>+(D#A?
*83RQ*5>2*"/J0>1M$GD^8AA^8]+0X<&#J)*
M^53W(;BM<%'-
(:>7Y/33;/A]FF5J(R9XI<("H\63X-AA- I@2
/EB8XCF$3(MAY2C AXPED@6O%*
<96P^X6R(:8OFJ@GHVY+GN8>QZF9YF[&*
MDZT\[$,"\^9>GV3P(-_Z])/3MC[]:UH]I-E-
5E?CW_7!(&XB4(P<+C@JLT] M4WT*
**20B<*
/,G)B9W68>!V=B2ZPANFU&,DWKTQ."UG3U
M^;N>]@MRYJZG)\#\D%U/^P4WM.OIF5$'A
M(,9>'$K[UE5WS6+A0QPF##(>!

&CQ,-4OXC;&6*OE3VT (\[)"!54
S"R>:6J87XJ\N>42L^NL">ZKFWVT2I]K[7J9
SL
M1AZ)FGL[%Z2L"DRE(D3R_X54FGXX48HPI
MS5W<_@[>O;_YZRUX]_GF
[C^^)>KV[OKC[^!B\N[Z]L"P%O$ +R'?
RL0,I=Z!>PQ0EV0!=@!Q7LL((_-
F@M>A;MBL]6
M;J,=4//F0UH5Y$$.I=W1!QB1]:F]FP?S27[-
RXN,7=P7O%;DY5]PD>;K\O /
MK=\^#B@F;N1"RGP?(HZ(M#.Q
Q,WHBR)/#?@6KGIEO!,K%=;ZJ &NI]!5","
M$A+883*PP2Q,A8;!.J^
S92JIDP78#,)S5_QWE_/QVDF$;V!A3SO%
PSHJU,
MA24SVYZ\>BUQ"V3F,];MR63/GK^W4HO%
M6& 1>3&&Q"="N5$"&%-I]F,2)CR*7<&
(D1OE&)&)=>*F,<2&Z,#2A$?%HZ?M
MQC)MIK1V)2KD>47:9KA@)?CRQ+
J]&V]#F$?;Y:4R%$2L^J"/B9?+NG>9X>V
MSRBD;E"EPNNR9A_SZG9-_LYII?
K7EW))?.15[3DH"OE%J VSI4,92A*,(%/U
MA) ?RB5,/0*]T!/<)
[['(Z,\PP$8ID]$K#TA)AZT6
M=XCDT>6^3F#&CVJ)E)VN:J:-.LQG1$]73"(
!)!YPNQ-U PFT MF$ 'E,W^'X,E8JTWB#F"F?
N&#!;184^1X4,-#?A
[515*O),_DB;Y7I37#XH
M*M=9]XE46DQ/*WZGK*4EP8*

[+$P@30($$8M"2!+'@X1Y$9'_BZ+8,,XS
LW$ M&D]BZY0/
_OH@+K;6..K&T1V'VLA@C]JD(9VS[CIT0W\S
9%[G+@' M!'@LB,E:7&
<,EIG#.1;$=AC%L3'H,
(WY7JI@J3UN1'/[O5.$Z**V:Y:^[X>>
M2N2.L?P'(7EJ4\7+H"-
<%D=.X.$@63[S@N2Z:O$<29-%V"6LG^#1
% 'N::B MAID6.RLR/45E4PQFNJC#?
UM*8J^^6$/>GJK19=22-CE+;E:%H6B-
TJW_\9\ ;>C2/=B M9\>?
&+*^UV65/_)B=_YJND.W7Y(H<'V7QA0&H8
@RZ-"'8)EI_J MYUOTTYI: [3$
=LY%]*:O,D*ZI>6CI:P)@-#M;%AO^-;:7O-
#]$D_7(P42W6
MY#%0UYR4BRVMH\5@OQKJ'V)&O:3%R[ZI
MM/=Q*$^U7<3W\G/
M5*LXAN7CZL(M"B"*7
(Q#@CT71R*.$&.B#T=G=5+96)MM:&
["=TVE$%-6F^= M]LNH7U-
9X]S0[3N$:>W5J,543XTL^7YSI)
_[$X2_:/.LC2U&-LL2KV'S;)-
UI5;PCKE^LKE< 9PP#B[P;>AI/
ML&W3]-9D;E!UNMZ!9RM/I\->MSZ=UO-
#6[_4M^QO'SBOWJLYD;90V\0PX-CQ
M,%8G=BH@\B BM;?$\J8G7:DL8U)3!AO3]
(H>@>FYYNR(
MP6S9WDHCM[EAE@O0YO*H_3(OTUH4&Q
5S.,7S8

MN^7L&T,3,TBUN_O[\E;PYE;XA2I4?
I/QNXHA"0\J4%U:R,T%?DW*;#@KC-U-M-
!II*KM6P1 MZP!G3B:92L"'N2:341I8?8;*
]E:=05D'WGU)2MXTQQP5UG\-
[EIJ.X2FVMP M,:5.F%"8Q+
[4UCXB,,&"0.:R)"8.HI&/C.K-&
8VONQKQ<,|R8"E-/KTXI M(L-#V\WE]0)T\
!%&?RL:/^R %I*M:E-
-4&9P:%BLE4CQI3\O%5A!@KGH [,
MT'$&!8";8HDX8V_699KQLGR#LW^DV7V[?
3FW!=$0"<..40NH3".L L35] 8 M$0?
[>I:C%K7)P\1M$4Z59K4!
%H$1I'6,T+3B119%(5AK*A/"L,"SV?$812+
MMB>682&C"T#SQZ<|:|_?.
/R)U6%2[5Y^/J0T@=Y>N
%!ZFZHPKP+D>O4*4S MV]HP52Y_?
<|UF.LZSW4>'W@*4Q#P*@-
YO[P4WNS;F^O[@QK+KW@7_-8-)@KPT-
/36>2^D7'6;!U(-D??-[C
MQE'&#@X3QY\:GI&A;B(N61+SV"40BE+M;
M*^]"T3)/M*A9[U\X8Q@R]*YJ\3(H?Z(+?
%3*1#W0[%D27?C'$B/V_C[V[NSF
MOJ@:=!.*#;@?>:$#_9@)B'QU8R+ATG*..
(E#&B 1N\,NR1X2F]Q5MTV;V] > M&
(GME9AN[,..'$RC& -$,.(ZZFG>K-|
[/4+JE2Z8GF;Z]$W2GG<&.,*:1NRY MN,P+?
LOOZ[O5'G94&K0+G3 .('*C"&+D4N@G?
HA#%4!E^O/$V%.N[
M39(F*!NB)KTRS5%F6M7ILA[#EF^H1;*|

[ZMA[\WF@>E#O.9WZ
MGAO8IH@^<+9>\1O1CO>Y=D#*^;
[>^1O??&_N'/"N!%2K<\)Y$)=Z^1A!!.,
M*71)0+'K$^8&CHFY,A#'Q,IP@PKGM!$A5
VJA M--#FB>:V.
[#J<[,D(EMM>0:BF+=WSSA1'33X&3G<0
6YC9I_DM_1!UQR]B63
MK^_J3M[E4B'PU>I]BDFZ4OVHE$X,1!C#Q
3112Y\3+C M]RI8JZD>S5%H+M&6+
[H1HE2]BILXE(J.Y*N4U:D(>\FY
MANIN@/0U5=U$$AVFYAHPW\$6"U@K,+M
M[G9N+.K X;*S MI?\&
()A7]PT7T8'>&S'46$?5=L1M>OF-
V!HZF]SRJV\5S\I4%8S,ZI!H??Z) M/5?
=)6"0,]7+D; $XIC(?SR?
NW$2A"X96/5M.*CY"%];C
MP+C/_CQU4T,$Z
MV%4V8LY,76KSS,1@U]N4DS#"63=>:M:=>
[P03SL)+8P]P)EX(:05 MR]3)Y?=
<>67N/^&BRJ06>DB?-GEUB:,ZP
H8<$8@^O^X>]?FN'$D;?2O(&+?
MF...*$SP
MYF/I5MN5MQ;$E'4D^_$_U!@:O$F5)10Y9L
7BI8I6J6 * MI+2[L>.V)1)Y 9%()#*?
I"R$*0M3*#
(:$H2I($+K!DV3WM@7TFL&P$/# 7C: ML&
0C-/0G$8 TJT^S(S6L"IL\NLT=&
(0KW2K&\L<.[O/Q2Q^J"_H8#A18YCI
MHHOZ,FT%&PU>L[!VO2L97#W4V#72A.!%

D<8OI&7J@Z4!
8LBK(X\Q)"M&Y2QV5S,E=T
M!JCJ$T;7K"NDX9KWF0*[:=L'-
"C$TCFJ3_'D!0C5C/MT&/+H&M_;M\:G9195V
MF[-^SJNZ"N)+47[%]-
^7XALN_\U7[=&K]5&#*,B22)YS>*J:?
B0TA(1P 0GB M/O456C#1,C;]5?
_\|YTS%:5G+C%GDQTJO>I&>L;5EMAV^:J,\
QU# M=9V-8DF%=[:8&J&>\12M.
(K<6+$P::3F%"7M1F9.&LNFOG&1"_&/I@5J
MB'NQ0L (@@1!1'T!<9)Z*$D]$D0)9AK8?
L?&']D$U,3-"G.>ZT #0_[-+', M;$%-"
[3$K.H/7XMH4G%XDJB6L)1F(AO6]!T4:+B*
[_5K$];M'>1YNU+O\&-V MCLR>3FE5[-T6:?
89OU17N%I]?NY@3[W BZ2U\"'RJ?R#D0!F-
,,PP#0,PA"E MH6>$L&5
>^SHK>H)I[[$KX7JO!I[,,W^\E]^[/U=
<0(4*^T_GS6K)FSTJ^?'
MC*0U,Y.UN75J&QC%GKK"3S.P5AB0;
(S@L%B(/U[3Q8.4W[JEXC&5:#1,/#J$
MF<&IRM5=@\JA6N+B9>>\^UDD4II0*+C(
,4TK]&-&,:1F5 ^./
M;#A:G)&6I)YI.*2)X>7O0#ZS);XMFL.5?
$22H=4J7^VM5/FOS2H]-.HD*_&(M2-
UJ._:8^8KZAG_FC\^/78"!BBCP_!2R))2.?
>B%$!/!(?$2/PP3[*=!K+N6
MMD8>>16UM/27S[;8QQ>.M3"&A_J&C..UL
Y$U;)]GB3K8^]8O17QOX'+&O=
M=T#/>G!H7?TW%CB*.2$P\Y(

(IS*C8C:&'C%-UKR^RJ$/|XP6F+|
[45|*I@7_]- MAPUA[E0'&(II!@E/&$1)D,
4(0Z3V(]]@?Q0B/3D5C!CQ|;&;)S2ON7$8-G
MY@U.#$1VT.EE@F#:6_5XT0NK'7KY[?NZ[
^Q'7O8PN@H-*U;7CY^>:[;UEV5
MQ7V)'S|695G|D/^N[KA :9:)$:QYTG//?
6D&?(P9%D:!AZ3#GRB'Y(_1FUD
M(_3Q]LL5(&MJ!LOPJ)HT+)!+X5<^/3S7V?
RX$ M+[F4R
+ESVS4D4U8PPQ89K!+%8N%S*RCY128AYV
MZ!I?Y:|B9!.0M#CE?I6CW-
W1BYZ3=9JT9B;'4%!C MG^BP+(Y?
CLM[|*)|E/$$4&8PS@(I?)IDD$B M1
!#C)'(,I1%)+VK 53?I^HWK.F?
L==+0_'Q!CK7VUJGUJ399OPJ7Z:S5)MV
MI-MZ[MJ3KAFMR]
<:5H'B=:P6I:=I;I2FI)8LO6$;TM.4.-
QX],2QS9-AKQ5>
M8.WDJA"O%Z,8!A&2SC|-
(X@3$D,O14D@78HD](5N(NQZU)%=
H7/E%>KG&Y0 M=QL 6 ._?UL+P_;
(6C8S@V(IEE&&["LQ3LB.W8PU66;L*_;
[6;&O?VE^8WM1 M+*^?%]SW2.3/R_*V?
%RNV)<%OM>]G#TXP,AK0M*%BC!0E*'?
QP2MDPGRI0)E
MU;]]/:R(XQ>M3G1@MG;TQ
=_*BXE=+JNO3PJ)/=C!X5K'|)>OQAB_#X
M;]
(,%F5.;_'/9KO;G,8[2+P$^RA#/D19D$"$&8,9

MN_C&C&(L3O5C%VLW?)3
M,8NU:\LY&',_/LITL7=MB;9B\/IOV<;B5;:L7]
YO N(PJB@'*8B MPA A3"!A'H:$)
(20#"4)%B91C1%Y'3G8<7[QZ?+;&?
AX]N7R^@RT_[J=_]\S
MPZ:88\Z6[E7#NY@#TSL+Q0SXH-
C^!:AU"3:<@PWK@-2\M^GXH.9^!K:Y!1V[
M+J\\1M>IL[N3\3B=^!)F=)6_OLT9GZ2%G_M
(?_=8123A#U L3&".2011R
ME85'/>B'*&18.KM"#_/LU<@C>Z^*%/CH&S
MA])6,#O?\=A$F3F)^W@?]
>W7IC.]=O'YY:7M_#'_?G^KO!25
M6#9_7!D$CO:^/T'NEN@HL^759NB;H(7.ZC
K>C1 MR8HP#QZ=K@/3X-
&@D+:QH_V#3ADZ&A1K)W(T_*SY&KQ\7E4
Q7'-:R*E\ M.5^R"_S(=5?
AX1'&7H=8NPQW6-#C"\R-
C&9+K$<3=$1G_0Z)@_(;+:WCXEDM
MKH%A)UM>QT7K+S"-IVU0
=25)577DS44'%YTZ%2<1R)B
20\]B#B"$."O11F MR/>S*"#$\PQ ?83&7D-
;JB"#[BAJYD--
*@9#0_7@;QFZ[$O:DOR%RL\S0,R MFZ
!G"Z[)1C 'AVX@@$8EFD8!># NQ." QSOXT!
<.19N\CHKT7!?N2+Q?GC M$\Y+-
;5UVI#@F1=2C\+4BV*(_,R#61)BR,
(P$"Q!H>!&L)K[R8QL93JB(%]3 M-
0M$'E".7@SQ=)'-#$U'3V[V:XJ.DYV&17(4?
3M 9-+ V;"@NS&O(T\[P^98 M0]YF(:,IAS3#

B(OQ3!+$P65'6;8#^*8) L# [PUL ;
VZ#U@N6E?+*#^&LZ^:H
MJC67['+UP,O>C^X\$>,LQ2&,XE":JR#+8":]
JR*:K
MY0'PGRIHQ:NZLJ%0/(#%A@G#*G8M;>KY'
4:JCGH_]1AD;F) MQ*
[*Q;5H3EOX;:*&5R7<1B^;!PWG/W#);A^E#:
(]][X\]C)7-,%M
M_MCL1YSQ59WA:)+>N5_HX['#D^4U7+
('176:RCDHE56T3TV',Q Q\,,M%S4NTO-
!V@8 8P_J3[2)N!V.@K5 M.%
(X5I/9,M;7D&/%&/66=*H@N_/&
[0,'^/Z^Y/=X59>IXL6B^VCZ/AQXX NF
MND+*;1!(*JHNEO_L>D>N\D>^_M3^ZJP?
I+9^CG1V/#[.E#T:M:7:Z;:H_][(
M]>)GW;RWCE*7F#10.;8>9U%/.F?
2H[J1(RQX]YO/\J?_Y+B\7/([Q ,2*7@P M3_X-
HICXD"
20))Y44#E;WBD52+V[B0;>5_X(U\]Y$L@"0%
<*0RV]&G7^]L M]V[X'7,7,RSX!6M907?
V[*0]6@L\ [U1.[GK[;*1?/UKH&2?
U5^8^M3>H(9X MJAF=NA!Y=+G>9S7S5--
I71(]&8/F==4WTB-
@SPM^*1IPT&]\]5"P3=G(ZY]R
MKA(RFE)L1+!/$()A%C.
(2!Q!$B@H$(\&4<9CRD.M8]&IC(R\+6Z8F-
59/\9E MVR7@WFU)U9IN/J=:,JL)=B'Q"(?
E)Y">K/7>AI'ZYNI/Q[,X6NS"7GQ7
M)6=WON<'01"E,$"JPR 6&.(DQC#&(4?

8$R3PM3(IC] 9.QYS_O7WV[//X(-T
MOEFQ6."R
D_2UZH4"X;P3H5KHNY*3RMOGY1,N5R_*@
MSJ,
(,4A8&$,4A!%,:1+#"'/,DE0DB&A9.R.J(]N^/M
MBE[,5KB%2LP@=4Q%/ 5R1YO6=) \IN)O0?
88OVQ^OWLM/2=YN%-C?RYX=5&L
MKKETK4K>)<4;-V#1'W'DU=YC1.[;O
++8@7*AI=UF87^I;"!IH[?%(^C)+.E
MW]>/8@)
(+L#UCGY&:*]B+KO5);,!F2H\FJ6!RCEG$%$
+%"4!Y5X0)'?+ M^L*.W>H?
C;09T%H=6;,Z7K&AO5*N6C-
T2E"G^ZDYPIC=>R>-,P' ML+,LES3?CF3O-
NF]+?&R$KR\+79BW.Q?STWD1V%4S
N:RQ?:P'?;GN17Z0FI M<'8#5G&+?]
[%,:6<90$D:8
ABM(0XI3YD*LX!$0W"C+MP2K5JQ2_M06E"
T]U[1KJ1I HKD9-I MV=VQWH8)RUU/Y6,K
(>2/_!EM6X%K6C(T;MV]'?4C\
(D(2%$7/WA"PQ)& L8 MIS[AS(]\CVF!'!G2'?
DO2X,S7-=2+'% =B"?YO5
ML)5_=IPX[%QC*+LK"ZA)=5K;9::*5U;'\'4[>\
MK>ZPG\1QPBBD(4,0B4B:&$Y#2(F7LI#2$
5&9:#CL#FR45),U^W(Y<&IYGL&
MUIR#FO49J)FOCU(SL.%_^X"TM7;;C;\XX!#
])7H6X\Z"
(W,_$I.3;A#C*GIW2QF9FB6T@.+E(Z;_YFQS*
M+2(_RY*80H\R(8^W:0"Q2&/(&,D0Q5[,F5$

(V\'-65(:M+64= A5>F9 M5T<*,+.1C>P-
U:WN\|<04,RA 8Z+YPH08(#2M# QT5^5?
RO\8IM?5U3'[D^ M'7$O0\SW,RAB+Y(+.
(M@EJ81I-SC7I3%A"&CY-== F-
GO;;D_F9:9[:C!KW%
M>8IP9BNRHS3*R>^0&,Y*C7:&G[CB9[]PK
[?Y1&PRZ<:5K\#!_48 M#\
(LA9SC#"+"4XCCE$ 2A"R)@A2GGAY$[V$:
(R^O-5%0-%0-*M4/*&5XI3D2
MU6RQ;:1L"=I ?QT0UZ
6_W2Q[QOGQUJAZ([+<@CPN*9
MJ0K"+@_=OT-!EJ!8>- +?
Q1@!#,$I'!U!,!PRA,L]@(8W0:ML>^X*K1\-L\
MB;PE+_\">,N
9=AFW*DT#..\FPFR#^OTV\;^D#*
OA"@D0)LB[$G"-0&AWI! M'W#>F_.S8W-
N'\.99 IV@=06^6A]J.D\[8 MWCR3?
W&Z4OEJWW"EH$$N^&I50X=L6AG/>JJ=@(
M7];01M5OG-
W7'4K7#W3NL/0I[@@A041%!)-]1EE6,#,
(R$,(Q'B2'C$0['9 M/<>)'(ULV"4%<"^I&
<8H3E>TJ5,Z@?JLO=0>Z=JSW' '<
5:_OI/S;9S1B[& M<4-
/5)ESO]26GS=R5$]4WV"/]=2![6SCNGOS6=,
X2-?,8YCE*$$"%V/94U1"8X)#$-
NX^KFG:+LY6)8PADD728DD3)4TZ)@*F
M/(LA2Y!(68(9B]#=2MTL3Z"2-
9DW58FIG3(7]+1[B#&,TK8,SHU1._P;&:%M
MX0X;GYWG+&%;'Y\6Q0OG-[S\GE->

R9^5&DVJO1"^FAUI/&B:+!B6=W:IZHS M-
_J_5PC:TA3^LTZJ+^Z7*GO^2O)9L"]%V?
Y(/>??8>ET89]2F*19"A$)?)AY MS(>(92+F/
R2P,CCF);]D0WF'SR_?
ZC#'])'Q/=J*%>B6.3%#;]O8 !KI-
DP85E(O!1RG,80B3"!Q*=)-
U^1,.F$\S3"'#0AY:O4C #,<(QDF$PS1,16!6
M!69(?V1SLU6ZO;]@^W0
$BT]ZUF<$;5GZ""Z4-PIP"0FXKO'*-
&B_E9P)2:J M&4 N,1K&]H*RZ5357JELC
XB21@%"10X$!!A'$ 28P$C3L,HPJE//2,4D@-
T
M1K^@O#V[/KNYM;V>W*\;W>O)DR4VO9Y
P^52#6TC71*5N21>[6/]@ M#-MP1&)G-Y?
[J4Q\H9CG&4969!E)X4$Z#C0C5T__!
[HS15%)38JY0G9MB\4(3HX1=WY6-
XBE4,01A\@/0XB#,(/$
MCZ0[(E(A$L_$DNR,/[*Y:&K+||Z?
Y@W1DPX/=H>&]W%8&.V$,.[)X$U/!)HG
M@1.778V,O)ZXS6I6B_[+HOBQCB7<)0GRA
M:HQRKD-YY!-!_"].==NMO,96
YDCYRH3KW5/(J2S-9YHY_-VI[W]%/O](J/
M#7ZF8_AS$]E= J!KT9T>
MU$'7M!T(T&L"B^O7A6]6"70L4;\5(=0A[PZ
MGCF[?>!-^^=/Q;
(.7E3US\M*W9&H!@[+Q$@<<)KY"G/1Y#$F
!*1) M2@41#/, :Q?CGLC,V.F)-7&.U!(
M]C1[&#N9EF%K-
;6R#8\D:SU_VM;S^4;/#7M@S1_XT'((6A;!Y<(

ZCWG5#S M=O6_4\R 646P(Y4-5@B?
2F.ZBF%'VMBJ('8UIGEOW/EB,6?
_NBT4Y;9X7K,'
M[NLW1]X"),%>WZZZ(6,_94F_R^T>F8^8[)/
$_*)E53]H]PTW6 M>_:P*/T>LP-
/6:*",Y8WI257.&?GRT_X*5_AQ1VF(0^2$$%?
M99'*4NA],I4
M(UD4!6&,TY@;Y:P=H#/VNEM3!4^2+,R7@
[W#G0';#1;@16U%4 M8>Q/1\0VAP ?
%LH5_/UBBI49.O;VAE0E"TS
M1P]I2F^Q.I#?;+%:BFZ>CS4LF*N\JP-
4ILVO&A;U51[5DFM7%NLN&&B%_S9?
\7/)5W6%"$%/-WE"<"HA$$,*4L SB M*
IB&H<9-VL@:LK V-&?
#3O@:'MO*=B"]1\&5I_8[UKAHU&U*9A/,F]
(LWC
M39;:VX]@9+#G\8]Y<%-2E2TN5L,"7-.?
59WE$6M1^ M][J8)DA"SD2F0!
3(O_(I%L;>C&D&"@9J-
6:62>7NC,V2U8Z<&23S&A/:I"LU+)KC>P&L
ME]7M]2KWD@"1&,$P\'R(<"S=HX0F4"
O%+[P*.7"#-OQ$"F3%6*%[=@0!K2[
MC3>T((V4IBDD6<&24,.I"/S8F>!SM:)I2
M!S(;6LU&7$5RG8PS0J?
@8X*Y,H6'R$QK]8X(^\K
'7O>WJTJ6"_OIENH24 P
M0A$4@J004979K2JU>>+[7(@T2
@S=:#VT)G 5:JI6B_5 ^K1=WI.%-
KA#R78:V"BGQ*UQ*SZ?]-H/$BT(:

MQI"G1!5EH!1B2@E,&)7_R0*&
Z/R;$/Z8R_I=7E!3=EP/9OJTCCZXEI#]L&7
MW;84_D9D=.%-[,5 M=G(;FX)AL1RM^ -
$)EW8PX+NKM\C3[N%;E%$VI_*?ZTC=RS-
6$:S%'JQI_HK MQ-)1\ B&*8^# ".":2ATJ;?
*Q].1 MV>H_BNJBLI$Z?)<18J%V>A@9Y.4
\7>!^#*L&%WXER.CF)D=QO.[L^5*$I@S
M)K^UJK[#OBQK8
@I[%WBIN6L?;S#O,+YTO6IJ=LRL#W7/=)G\
C?A1"D0;2:4BX]/F3&I(E M#N)0^A
>,8HNG,#+FV0 UM>&71_(#7LU) M3.,L]'"
<1D8!-GW2(UON/F)R"]+2\
)ZS)R0)6V@8SV+/8[FS*RO0Z69%_0:
MR^^JQE>?
\+1EO\8*>54);#Z".6[-65GG5<^7>/%2Y3W8<
MR8OG:AO0I6-
#'\/FH/S#R]Z5Z(9QLF&IP9].$=)U9+1"MCD
L?$ZJ/< M''W6;I>_+?
&R$O++EZ?.IL6<]#TN1>N9X$7O7*JN[ZK]
M2K%(H1<*E9U /8B]A$*>H33EA#
O,2H5T"4\=KK1Y?SB!ER??3H[_\?
\X]7C[5P!?
KQMQ_\/S^037H_LY+?,]_5%:X9[Y@
MA">0<1]#E
0,9IE'8":X3U,OI5&6WCW53;MO5KA<:892W
MO*I6B M>5WP#E@=\2)"L0YKWG
M2CL#G;R@%1C4$@,E,E
R@UIHEQ"F[V<*G>&EO@.1)@9G?
0<2'[K_>4^\673E

M4<6JO%0A'GD*.U^R9\F/_(:L>M!W?-
DD]IGFKCM0NIYS/K4JS:RN1F'=*U>X9FE3<
MON)T=W=*?)WW[G!LVU+_K7B\XN%+4=
[@!9_JL#]G4"^ M4%$6Z(LTA2BE
<248TAQ(-(LI$*8)3,<(SCV?
5Q]H_2@%JDH2EA)NJ9%_T<4 MIF?
57*K!*GM@)RO\MTXC-T,:L8 #T!/3&3#
$7(30P3H"?\:+$#S/?,$PVMY
MT&R!IS]S!4B@DJBE#ZV.F;I)AD-
CC+QZ>Z3!%NTZL*2?9SBHAB/"/(<:,%NX
MEL(;91CJ2&:593@X\&29ACKB];,-
M9ZWVWC/JE7^J*I\Q3J\L_[+ILRM/6=[M.
(B"E"8PI3Y3.)H4I@GS882])/1Y)C5M5$=F0C
_R7W[L_7TX M-GRZ.O6VZ+&49+;J.R[4[5"
(H<4J7^PM5/FO
MS2+=/^8DJW!0G&Z9#3]D[BY??
7]J6BMINL;=\R,OB"O\ KY7X(J7\L3V*$]S
MO(>3H.\%KZ4[[O':"&:V" 9EI#)G-
==MON.ZJO?V3FE79GM MM=RB=B"0
S_D/HIB&,F#*42)R"#!)
()A'(DX3G!,D2'8_6%B)E^9%=Q]1QJ4
MRK.R!(L>4!8*?92*
(("A[X40Q=)SQY@A2%-.$RY_06*CZP0WJK*I
&,K2L\3 M=R.^F3U:2ZZ(CHFO?5PX1Y[U
*%)_>CC N]ZS1IOG%K.C!E&4,!8'P>!3;%?
GKLC#RDE_7K5*\!$O MZIWXYH'SE?
R!J/BJ3N+^4I3@FJOH.9C?
E[P^AQI:!0O=ZUF+<35J9D7Z(_;
M;GK5+'U^6B\'.*T;/ETKSJ$!M!EX(X@

4P4=A@HP'LG.C%T^<;D_R|&_"E^K_B|DNO
1/?0_B)&'0%XBR$%$_RHPLUB"UD8W3
MFC98*.*@5-1A(>"S_
=6#!A:H6'5Z1D<9PHQLRT;7=1T9^"Z4X:D#
MEHR.+,4PK4F-@I;8N^M?
[R5K=)!K3@MYZGDQBDSL>W?
LR'Z'C[%X:?+(=_// M.V:,|4&V-7 |>G&J|
(81>UVYW48UAH0|!1AD>|"I04'VBK,'$&3_P
(??DWGP@681(3$N.3H7%?
D1UYT6IU5O]J"_2E MJ5F];=>]OLS6N3-
5N>U$_TKR*;K(?
WV;ZG0S11AU;W_]]L1%M6UU2*]0[^*Y
MCID1@DC,A30Y/H[E']+N9#CQH?
3FXUC^/|I2(TANYQR.':!8R1,3*!KBH-A0
MK|L6ZU+%:JI:Q8.3I!FJ>$O5&T8R3J|B7-
<);A6?-HR_@TK 8SI]Z[*^@_S]
MSZC1.Z9>9P5W1PE95,]=;](.OA7EZA[?
2[KTWYQM(CSG5?7,V<>7WV]^59[H
MLN:G[4D]7[+-
#V^>)'=%R=F9"FL_E7G5Y24%"-
/!"G$.)#F'4<)S!(_APZE@$?,TC>&P%AZ26
MO-<<"D#04]#
@P;U.N^]RZLVVFO[$=/R#1H!^$+T1 7Q|
;_?@ W#
MH!.C+O+K_7PM"=B(8E,6.N#]!RYJ[ON?
MX+RJ"IHW7L^'7R^^S53I%|5O
H'WS#_Y:_R'*A@RR7O.ZWH>EP<^2!W^/G"
MF5(^*UXY$V5ZIJ;3T7Y5)0M-
U]^^_KMDV+GBQR.U?

Q0*7SW^A%9OK2R?,%K
M66:UD=W/PD>|_'=-|N,O?
W54+#OI)SQ8<#L-
)],5[4ZJV:W"WVDIVY[.)6>W MO<:<|Y]Y=9?
$J8+IC6 F
GFNSE($,Y(RF,1>@K#/A,A"LQ/V'BICGY(5S=
<- M7Q5E4W3^O3K2/>">*+GI(=5":
(L3YH!0SDZ)^VA,?-(;$//U:6WH8;O%V1[J
MJMMB3O_SG)?|/+^712&*
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<(J/UJDMX_#3? M!FMI50#<,
)X@|3TV'22R#>|F*UI;=7J+?,Q%&:V|ONZ:GL
M== F.ZG!,%7&K@TQ?M|BD'-;K/!BCV?
2GKHH#0GQ1093WZ/2D@01Q#CT(4^P
M|%$:R=U?
RY)HT!K9>-3$MTY,W:G(X*A[1%L:H0AW.C"
^(WHP M.*N[TX?=(?L4O9@=Z?
0D'3R+'1EBND.4GBQ;IQ_-5RP3_A2$G
)6RFN+^/F9
MGR|O^,_5[0^^^,Z_%'@J6I^UM/>$DO.IP/2
MK|Z75W5OB>,]&[B/I3^JP'<#/X()0G,N
@@813[- VRF'N3Y+>ZEFSD#:LF MR-]
[|P[3KT'WGO&=|/NN$W
UVW@T(JLH2R/T_Z9N'I;3^=:YO|
[E^I^1,SS6 M=$[7W,.609NKK?
RQ85"A5I8YE73J0,D-
7ZT6G.7+^E|='APCF8=0!*,H|R%B
M(E97YA'D(8K3%
O,/:W@L#'EL:^])"NM|;N^^=TD>]=(?:HC+?

4P@2'!JDL=
M2^51F0@8<)&@D*:4Q%0/#6E4!5J!
(TVD0IW+PY'48GB5*+D K3[6?("F"JGE
M1.V5S0]L+A=-
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H44)P"5LGE)K2LXP&T9[U=I:;J"X5M-D MP
GO."WDW+[QM!G
%J=.SC2_Q3^OBD5.7WHW"%1PS_-B&,
<)E7:91Y"DL8 B
M2:A@619Q8=2MX!"AD7>QABR0='4+4(YJ1
M')/0&=C: 3(30ZT-
"_L::W(\Q80JIR7OY;%\U.=ZUU67Y:;U(75?
7P$&-G M8$K*H"8-6MHS*4H5LO"I-O D
J.>$'NI#=;E4.".[Y?U)31#J1U8-SI<%N/ M"
[<%Y:KQN&6(E]_7.0=-2)3'U AZ9A5G[
MHX^= -#0JHXWD]=0A&:$T58\PRB?
MF3F0;5]$K@*;&V-/6UP:9]8KP(\>Q\Z
MK2SA2U%>E07EG%5?)%=UY*=NW3-?
LAKYJ[J+$A9@&@H8HP#+-89CB!%*%6(0
MINI<@$)RM^3WJO^%WBK3)Z[UC6;--
]IGP3#WC#ZH&%D=+5YL]];:%"?,P'(
MB^Y4)>NM7\>*.ZU(0:H'?.C8 .J;_J6-
Q#?]R50N4\.,^U(%?04X+E;0(/PF
MY0KZ"CE4L&
PPFFX['*\S_EWE5+,&E=]#34X)U4-
BWSGNH4W=4_,8.C(]1[=XY&XQP*@3Z!?
\QIU0U&)2C2WNVE'^E#;*WY.)3L\^?
+_O/Y$N: M/RUX#Z(;Q2$-!,.0Q]R#*$A"F"9I
OT01Z'(4D:9$2BB6_;&/I;TT+XENV##

M"]AF&,Q9\:3BWVJQJDZ/ZH[^T,.VL.I.YE/S.:
>A"G/($>#L+(]S@2
MQ*C+CV,%6FQ@'ZZY5'N%%W('^P4\3:E,S5
?X M0?
V8']OU)79U7M>@..U!75\%KT[H!J]:I%PUP)*
RQ5%?>>/4L
MI_3EXW.5+WE5W9;/U:JZHSA"<1+
[$.$L@2A-$H@]GT$L_,1G?HHSE!ID#.E3
M'MWF-JPHG_='S0PL%#>@>B95SG)
<*ORSU0.6)].2@ZIC$I"62["JV00?%-A8
MP[)FLK+I%!RY:QM/K69F9J//A@M0LP'6?
(".D59;XRC+(-%H'*79I1E=\R?Y
MVP8)1GY/RYUO$^SY-
N4OU:,JA6CUHO&ESN18N8+HDP\MBY7JBI
(IBK MI"-SE0ZF'!D,-
UW"D;F,6^E&%J_;9"\4;>*==JY",4F>Z]79I4D
M@*$?=7;I$FQD'].6V0+%I%EW^QC?
S@38_>4):"$J)_V6/RK(T/+E_/$)YZ6R
MKI]JK[[QA%1AV?U2@:V>+
[MJYJ^;$N'(2Z/0BZ&O\L21/#["+*(AC#-/X
BG
M090972PXX6KD5=:KCEES"39LSD##:.OT@
B9N90@&,6"0H]
M&L004>Q#3/T,DBB),RQ"@85G=M2??.ZL'-
/_';.G=S">?$;,3/Z$4V&':>-*
M=2Y!;T[F:7I4'%=JW N;XVQP#<#DJJZ
'VN8.X5X"^ M|
[C_@=/23\Y^JNH:_ID_%56^JNZ"C!-
YTB10A,B#*/0XQ%F60>[3.$Q8D*:Q M$<+

< 3HC+YV.C%T2R:Y.]+9K!Y*:+:UU>DA+
<0:.BFV=!G) *,@8W^F*A=[
$6=""T0_9%^KU//LIZM>A]S9V;N)ITV
M>SRHT33J&@7*/:-O@_TTFL(/(CZ-
1_&$8.!%(4]&6UO279H)GHK @Q%1'>=8
M*BT^]A#$*1'$8W[DI\(XO/>:SB0!NV*=
[%D)=;MU590K42SR8KN>X+;X
MC2_8EZ*\P0ONWV59$H9QYL,D]&-
Y$,,48I\PB'Q*@S2*/3\URKHUI#_RHFYJ
M8E8M3PK<44W;OD(C!16Q_G$E63-
;^*9JUS,((RK3S%#4S=O6I44ST#'6J%/Q
M(%4)UTPJ9?[6*?-
F2)G&]L12)8[LC"GU2>V/I6IV[9+M,!9)4+W.
21?G9 MQ&.[)*O>;R_X^J+5VT:0S4*$9FD<-
A# AA<< M!S6IZ_6>H!W+V\-6+3>-6AJB,]?
8M,<$<^:D'B
SL39/4U^7MXZ%FZ(OKOJ3]$,&W*F4_
MHH"!$O9C;YHGY-
3HR]6G15'QV^+;\BG_G%>TCH\;P\MI##7R4
#4+]:E0 M(1GT'DR7,984D MTY
J4&Z!"$WL4+;V4!O=N_^$JP?
.G+@">?,#CIKGZKT]OA3Q3\-'*L0H".[
M!K(9 0=K0#C'P%?[*+T)TM6
R(>@K89>L5O);9\C-7K=SNBJS"G_1[' J[8-
M4A,$"SV18"$@B9F0[GQ&(*:>7-C")P'W?
>:%6C%A(ZHC;_-M^Y7O:ZIFZUI/
M<7HKW+DZS-9ZCWS3AVT&:@[
A@6'%6)60CNR 7HT)
[4&1FK8M0MF+YO[]5]4

MULQ;9DE^+L/ZN7^0_I7_Q:+E?L?
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MG:5:MZ8;:R&9#JK@HFU[.9^K/YE,/W^&/L
[;W)6_PKVZ+:U[QA5S37I!F8P2+
\L;$00\)% FE*:!:2
MU//BM#NQW6I>_!MS87&2N[6PWBT7)C?
WY@H]8BK'T\]I1SW)2W?3ON8&U.R
M#3_@M@ -1Z.JT.#:?
515VMVS.U>IV=6ZM48&
[]+-1YWN\MQ:XJW;KL])4'0[GCROMZ/C66V,
DFR6/+BN=KI=?JH0!,- N#;,FO$
MNJW%-0QKGRBI60A[KU!VT>KMH:8+3.\5
\)NR#59TY6-ZH-M_2I>37_
M+KUOY6ZWZ9+?\$K]YF4NY#?
N>\K#KG9:>_XSYPMV%PKD)3C!D$=A!!'),,1
M&L,HY3[/*.$I,RJC<\/6V(M8D0>W?
%D?/0SOJ1TI7B*-KTZS8R$X@]L&)R! M-
8OKG.P]O9EKIF:@8W\&
<#TA]3G0]]R%T]QJSU&\S1%3DP;DW"IR-
V+G>'0S M>\IX?J8+"8)C!+J"\(3%,=:31KW
M#3YZ4HXD!VIZH"&H9]
[VZF'82)TJG9FI,1!,VU
,23#@?,C7FI4N_[)9X'L'
MFV29#HG1+;;!9RQ"*G)URD6X_%7%\)9U
W(5M.GJ):B'>9 2Z'D\@,AC'DR]
MV(>8(!1[24(]$6C72PQ1&GDQM:3!_9HV(,7
(JZD-UMLG> ;LJ"F M:U-
N,*@!@YB&*TW8A2_L-
6(6I]"1M@*969;]WH;

(CFPM^GWK%+]TKR\QF'-*-
>\0L,TF==ST;)/I&WU05??0N5_?
>_RO]@&;RY?5JOR>8T*L93;
[*+C&SRUC)M>I!C. M@NZ5R7BZ-;TN?R
L1.%\ZN.@S)3WRI8:>EUX>_:S+;N=4UH^*V
&O%V1?Y
MK=8W*!^Y*$K^Z;DLY9+^DE<4+]3/[WQ"$
M_)\1K.J8W(YL%NO[R,@0"W74V=&S@.]&Y
TK*5]S#EK60=P /#9U[.W]2N0S%H1>
"D7TJA'&8%9[/F0>EAZL3C+F%Y^SQ"1D-
,+@#:&]E(J(Y]S2792=FXN[(>CXF?
M(*:9=;"3T+1)X3Y9;%L5;HTU9VAW8/"A;KB
M5XUJEV"A\',TVR,/:E#OK'.J7LS6X+GI]FR-
YG1XEW*&WS3]9J8CY"&,)@>;
MV:O.!UVP)N=56S7.+I?7*A-
5U:=^Q%5>_;XL2,7+VM.OR\E5_S9Y
ECDM?G] MA!?
T>5'_];I8++X4I:J5O$(32ZPY]2!*?
P$0(&D9>@E(46S6G
M&8OCD4U)KW')8B/!WRS;S(PV;9KAE?
09ZW(..?67 UP* 6H(9 MZ,O08&& ;2EFH"
<'^%-) EI1QFA),[;:77>F&8W?MVE0,
[;Z#_:I&9VP9;L: M2I^?
\)*^7/#579RF+$A))C\'FD&$
R8=0"^%C"94,)+Z(3=K0=T;?&0;O295
M^WO\/_Y4WU3;M>@IJ\4/;-
J*ZJ9!5Q3J:_D'/:?V<.]JZ8S_:&G[32S1ZA7
M[67V/3-&2>.A..N=1P3%-$*0$$_UA0H%S)*
(02HP$BP0<1HD9LW#[1@Q^6BM

MNH5OU]:IYC'@PU_^*PT"[^_S+S?
UW_R__P*8JLFK>C5Y>-6_U__09A'+W;[&
MY"X$^#_9+$9H%B9)O?;_3SS+_'B&,M_P'&
<5,4BEZD(EW
M5!EZ3%%FE:!'1[,I8^N\RSG[UW.38G8I/O%
-E@W=QN;PHEN66F[F#3QPE M! LD5 -:
(>U7R#*8IM)^\2#(>(:8)[)$O]KM=
(:FRCV]%"H.IO#TY:[RF3=_
M^T4U4>G!B,F'6K 7A?
ORQT-.'P#N/["1$_R!J_IH>;]4V],,].5L3J,F96<
M9O9(^/\-YLOVO-]7L]SQ6P:
[J:F3YW=U;8)7/8[Z38H#IYT&N^M-24\>/TO
MUJ#@:BY6#RJ]LEM';+V.Y/2L,S%I.U^XF:\:
<_+UQ^[P,VVCR?G$X-E?T9)
M/:,J:/^C78*]Q_'FVWC
*FF&+U5;AW8=_M559:.[*1HN@'1 9\
(Z27=:V2ZG
M=#CN"7U\U15;R1_XLLJ_KSLL5&T&S"W^J
<89480 MS)??8B8/=E1
Q'$B=]A0'A,8#=2!+^(QURG6=,60T;YJ7N.I4
M4_2L&9^94'N&,9VZ$=L6:]T%W0?
%W2^S+@]0WF[(+L:US150Q&ZDWU"#YGU
^;574)3EC$O@QD1 M&43$BV
:0Q%2'WF(A3:G1I.$!K],R!>O&M28..-
OA343%4Q@%,(PC$*(THA#G&81I$$2
M)CX7"3:[+#*@/;(!:"FKNZ/U,>?Z:EZ!'_GJ
3R5Q8K3VAY4Q<*P=XR)@O6L MPTAJ,
[,6;JR#.XAAB)%V- M-$9)E,1FEV8V;(Q^9?;
[7V_^VD?

OPO>\N^'>^16L.IX!7S.]>Y=F9JJL)H8&
M2!#!&8R34!YZ/1]#$L0^]%@<,AH&H1<;;0
[O_;U+T-I*Q56VVH_Q^
MT\,JZRFRQQ#8N6\;
(9_U%)TXVF6L6)ATNSE%2;O[SDECV>=M;/I
MGY_Y;7'6)
(5>BK.E*.1,J]W&H#;08,BQT[(:3D#'"F#/]65
RTV-K[7A9V9<
M4&BBO.'%.J+>S):P8Y69]74S5X!=\S8#.M-
U:#,7?JL-F\7K=GORUV)YK]#^ MU(:_]7?
Y6Q=XQ6_0SAC(HBE[M,H@@C[/L1AK+;KB*
BD= M98C;=A>E@G?Z@"N
P1.7[RQ7AGFUNOK4V^U'T)*9
5$,P%O)07W^W-,?9%UF MJ?
BH\Y>OBGRIT!_
;>X"$\!2%8Z<"%VJD[H6AJK8=3A,7[>$_.3WI
M0[N\7Y\U*4M92!5 GY^$$ 72^\^"
$'FTS2,:,*RS"AJ=HC0V*F5#5FPIJMS
M/#73E)Z-
<"&_X76IC>CF*)U'Y'*%RWF(S+1(G$>$?
86]>>QY\\XZ9\M5OGKY M)$)\R?
C/_Y>_W*4I31##$21IF$"4*7"$C#"
(HH1AEG'J*Q1^O?8Z>RF, MO$P;FJ
E"FJJ0)+5[[2S7R_#:].)M&:+TEA0H\X[@\)8M
MXAE^T!DNI
(5NUSV$,A>08[]4>8K7@AQE_D^8;Y"R28\A
M,X]RK8Y73K@9>?
G^6A95!7XH8E!2J\!+W7CN9*!'
W7K[<*3*=$P + 7J+$& M8Y2L;6,Q[D%>E

Y_R^*H&(SFFAH/8]& E[?
&4#17FP9&HL6@=D;P-[Y@MT77
M,G!SSZ6.)>U/Y;_^R%W_>\8*HUQZGGG]$5
3B+S(@ZF((IB&G%+A!XPRK7O7Z5D?
M.ZK3:]:RSW<";?)G*QK8R#93AZWNUTH^I
@;4^V1 1K&4V*-2?]4([<<[WK
MZ3_=4QYIMD^LUIWT
S"IZWVO'X)E%]%WL/P-JW;?
8@*&ZWLGY6C"2N"WT/1V MS?";
<&!WTIM3N?X4F!MGMR5>5@VLVZ;8N4V
2E 0(7F @SY)0XABA*SV@!\/,:$V-
ZAW@W.O);.?MT0>O MU-
7#PMA?!#Q"9IJ90AP=NS2)3GK
,E/$[E'*\&WS;+>+8GG%BPM>S+_?U_C@
M="6-W^+E"N?,(,/MR# C&PA)'2J\^
OYORZI8ALUOF4'*'Z,D]J.Z>B(@^]6
M/69VP:UFC'+7-&6VRE<[-
O9D.6J:0O;STG1?
&;U=FHK2_5!5V7+#:+P;A0K0
M[A[=YM&S.G<>PQY"<0*Q(E$B1= '
<$AB1**281B3UOI&9IIKQ.Y)'0;HM=
M]3R2#;S0:+W4C*?.^@+N+2;$Q?7<4!^U-
>\U0%1[WE3LSU[3GU7\U<%2=5
MK+Q).S5;G4_?3,V8T[>^!G2M\A,:J5F3-'?
^Y@H/_/;Q_K?BQ[?E4_YI6;%R
MTZ]VB.O(0_/E?YDE<5:%DQC,?
J*UO3M6A=F"?IW8 MWZ^^=
[H/6\@[4L+_/HIOFOL_H()C90!#K[IH]+&='3,
*JK5P2.!D/_= M?

RY8C].E7,V7K$FXZGZCTJW] =JLQ-
N'LGB^?U"]FN\HCD)"<09%G!"(L,@@
M85$,>1IY/,B2,$FTVB6_>TG'/H4HJNOT0K!]
>]VIO.[*HB\PTD?I4W)>Y+S#3NA
MO"-3J8K:9L><,79[TOY^OR^Y#7
075;7/.*+Q9U(="=QP+? MEV<,B&,?
0Q3[GNK2+&#$6<)%DD9!:-@_S) #$R-
LA8+8%#S)!U3+,+QFPO0X
M8J96Q!B*"4U@ZB.%;HM\F")*:YS;./%PQ$1@
63-]7!5P]NN^V6T M357&U:[NP6\TG9D>
FFS_Z[Y ,^*$;#F1"7?-
*S,P,TS^1>G]8^^X4IMU1=|
M51\=YV6I&B0TP#(MJ/^E$)7+5HZ62G-
VDC2C/O&ITDHUKT^8=L.:N:H8![2;X"'Q:2
UZI]D8-%PK5 MA;=\6#8$'WUB-
6/E[W&Z#*/O_?*UC10-
;OOK1N#5JT[@K[J'K\69]=,%P'EO
M]L^.S;Y]K_"I9L)US_#1^7Z;WN%33^_,
[;Q.WS99UQ+W)Y
MU9UM>F,T7N@:]X?'$<5I MAJ#
E$!$@PS*_8E!/_,BG@C"$=&Z7AF?
U;%#DP;>^03S_5&V[6]:TT1<>:8#X-
:MO>S;S:U;*]
MC_DUJV:;1.6#U6OC#SXR,N7U3X]B:_7TI[0
%(J?&/6: M 9EZ)LQL3D^3-
RNI<5RR"OS^Q!0@LIJ AC_E/?
1UWG$X4G:02Y4Y,FY.6)K4
M'KI4XJX)=3KVB3'CCR^]D$$=!:B39[-
(I#YE'D2+Q#-*2$2D\IBT($4:):M-(XA)Q$&?

$SA!$R MJB4X3G+DI5XS !Y4+I8|-|%|?1Z:
:%B_]\5-X"MV3%M5'!4HWI6P*V>S Q!
MHZ)^[>3F5J27N^RR"X&NL,X:$!PE.''O
5T%O&X[H/VF542^273ZR+&Z!/C,
MGXHJ7]5 ?1_Q\M_5'0X$J3-;
(B^AZL)70)P2"E/B!<+W_"!-]"'OCE$;V3)T
MY"%IZ /6,M!<_A'%@E&4]8CNM +?
[C1B&KMN.Y"TI$%'&RCBX*-K91A%C=TI
MQ3;P>_Q+Z:[W <75
WA:8,I9\^NBCO8V#S4_:%"!%^!Q#84)
[DN.5=[/2CK[
M*CV7<_!8+%LH]$N(],LB445H]>78"K9HO
MF1=8WY9L7I;G2W:;KQ9Z]XVOWAH[6471T
M]CUGSW*U#=H2:K;=XO0K^6^<
39FN@*E=WJ@R]6.0J",;J M1A#2X-
4'9)ZE)&$>A<1'7ILQZWDIC!1X+F8)0TBK+
MWFW^W-^O;/(+#(/19#,,X81)G,)4 M^
F,6(3GGH"4ZSMZ&N1''FA7O.G-O6V5Q#P-
P.75D]O&DZ^:1&PD^Z);KC32=;VXDV9:#;O
M2OG\\M/X7#SB?'F'<,P\C!FD6>Q#%&0AS%
N(M@3\;.-^P7;C2T>>,J\">(G M50A9$O1 M
HJ8?
J/#+=F'5\XI$AFZ['K"SW,>Y50_#K8$F:UVXC
M"E7[QU3L_E/Q^)CWT<4]2K%'DAAF(DOE&
+APQ!3PGP_\!@C)OO,$+&1
METQ'NDMUW9 W3"
<:5)C>;N1*#6;K;*T!1;8G_PCPZCH".MJY!DE-
NH_I"+V[
MJVF]8Q[8/6^@%6]+UJ7,794%O2A6^'

MM\U?MMQ]E=,C*I T^!
[3W=K9G8U"#8:',UL%:'(W_$G/ZD3HJU>G8
M5#5$0GS$"X5V=// ^6J#=
[1&0;H+0A*0)"$PH5Q E/
$$IYRF/H,QTD6IH1I
MP=ZJG49SYT"=)!!&2^B$>15
P/\)Q2+V(>V8@>J?JQ0HI;P3-
MZ/G4ITIKMAFU8G;D1G"*A^1QY/?
N)3&I:SLDY*[W.OBLG7GJ\C2E-UP*H/8
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M7+_ONFHLU]V4RG^N\
[L;EH'\Z0Y@L=G*MYX*/>LPA8)-0WW;"E1QI
M@?
ZUNY,;VYI3M>/('EFS,:G-.E59NW;MY/'L;-
\V7/%FV:YSJR*!XIC1"*9I
M@"#B&9,V#G'IFF 2ALA'+#.*&AXC.+
(M^^WV&V#*0E5KRIK9>MH:TS-%+O5@
M9G(T$.5[A7JK8@=?_BB(_"BP*+KJ:E/$"N
M\N_\$ZX>/A4+U4NZQ(LK^8EP-
J]!2E>;ASK,OYQ7FZ!CC?K

\MN3&>_:2\JA2YYLT[/Z.>%P<4QK&J*B;2$\A
B(D/^FJ7[9X#L0
M:&3;M^%GUI23T;60X*F6$N!&3&DBNT?!8
4 E+)#2]M_I ME4!OO:Z\&UX+W3" 31IFOY-
)T@F;O@,VQ]P_-
I^1H@;SZCW3F\;^KK[&37R-@P8]5U_)_-
C$B1^!^R.'V_^'_=9F<6Q MW]$<#H;$WP.?
TT77WX.T^P+U[XFOD[K*]J\:5(>:6U6#?

ME4JJMLF!]%W<;L M8]V"HL6:^R*/NGBA?
OZ']%>Y=#'N4"!\'&<"1@%58?
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[M?+ OV=Z69&LC@$G 53$O9![+(%(7'VG,"
(PH0CB)L>]%X8DVV8ZSJ>UQW9;E M9'-
L.0M(Q*'4.H=AFL40^2H^FV
/)E&6A%Z$@C1!9A?&;S(/5K?,1ZWLR+JW
MW@;'UZ>++7"HD>A "]%)]K[3-
#C>OF?)UUOO>:>I4V._.Y& 9>TU?JG+Q.38
M&YR&2]%+@+WS<<8\C!#$A 1R$R,"9DFJ
MM8ZS9AWW26LOYQXH12$;7*[*T6Z
O(WU3-N^@2JN$C]8U!NWG@JB_L2/QJ6
M=A_7M)ZQ=*0]NQ+PEG9MTK9UV,^/=U@
RTN
MMY3]6?'EY9.*8+;Y9RP.L!^R$,9!$$&4Q4P:
(SL MM;8405&3-,DOWZ<,C3N0$T4T6[J==
VUXWEXFE.N'Z(_45J]D+FIU&81ZP&1
M!B/(^]Z;+J([P/56A'7H. M5S- 7M9/-
&ENAO@R-
A.@YY6,K%8S6S>.1LW;.]OKQ%6+9PL.IFWS
M3QCJQ-8=;8.O)>O=%[5=!-
CEIK6G?."B6)9;G3[5^S5GMYP^+//_//-
])V^7 MQ@GB6Q^1Z*I-Y*50W0
70V%Q<]Z8: MS$GQO-IJM[2OK?#O51VU ;?
RI+<62XW[5?5P F'_+KS7&<*V@?
2HGXIFM.V] M?0"&D;B]\]%-
I\I0V$SCAKM1T\
(GU:CKIBVC\OPVK5^FF(:##60F(6[I?S_@
MDDM*G*DB%;ZL:F(]V&ZY/:X?:>,'\Q^X9$U

FR6I7U(:RJ6US>/N#V=%!) M451[%|
[^X/G]@TK
^,Y+?,]_E4.O/N/5)J7BNE@LOA2E&O4.Q0D3
MPMB'*0I]& 8||(7
W(N,MK9W)M_8|8J6%=CR
FIF@.*FMVD9'A#>EP9U#Q_O
MB^L1#S9*"EB+ ?JB]J'WZR--[[E67E +/-
M069/YK8KWN1"$V:;1$<12)+-3C"*;3XF
MF*O:^T-DIJV_/R+LJQK|8|^? A.R_@(#ZH?
(]T+($[5JHRB#&48I#",_2%,/ MTS
PBHUO#S_V6FT<$=.F!P=4H;D8K04T7(+:L
P.(BZ,+:_]3 M=LMI_AWGB[J;8U'>X 7?
U'^J"N!OZR9QF[-]][GY.
(A$C!C$W,|@4EV44B(2 M2.69-
JTUZS>0IY$7V9K_E71^)K'NO^MXK)? M-
C[KI|.#K@)Y%)-QLK(<61=
[/B8U1">K:]=FG3Z@G7F[YBN<+SGKG)$YI
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M:QL,WK0S IT%R^T *=
MU$&02_&K9%TE(]_BGW<(T21!608)"F*
(*"$P0X& +$&AP!'V(]^HG<9$?(]L
MCOIT53;*|
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S75-.L9_W>X>29F=#+3^>S
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%4[.XU4Y.WV["^%LO[-KN8J*!T0A)

(XBR"*"$>)"$)8$KE;A)A
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M2)5O99Y(L<>%$2:A'MFQ(\8_G_*2@WD-
KE>7AK89PG&
M66+4_>@5B9'M0TVPSOFO*S;M6O#N48S>
MO8(."OBJ&=#A)T^M@E+>^"Y@>I+&A
H/)IS$$*&(0<)$#,.8$A'[Q,/<*!%C MB-
C(R[%?A:.
(VY8J[=&2WHIT);O9VMP5>]3,BOK^O#]7S
(<8.3M[?ES5XPB:PI=]0=$CRX>7I
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MA;):5/O&FVPQ#0C37T1#CUF&EYYXB57-
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M_MJN#Q?,F^XO+??
*U1^[1[TZ&W9!>\5#4]3;11MP-
W9E.UJ1[!PR+/$ABPF$"4
MJPE2B$B]E+_$?0MITYZG"LQM3KW)0Z
M!&JYWC:'=NS43^J*AG6P"Z U\S_O3]T;9]
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HN[3!%02=<,W/:XV,[OJ1Q5#T$UU?
9ZVCJ^4LOWX6\F?
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)>E]P^5Z*;V?A_E3=<65+;OANHS[MZ78R!"
M2?Z[2!,%J$@1"F% M&95&!&6I@!@5'*:"\
(2P+ @),X.F'YM5FUWGA%1_A[\#JN&M:Q

GPI=_M*F)Z=L*U$-?+VPV1J]?
#A3IWO\SB.,5Y%B0P0%1_%*4Q)#%.
(!=%A%G&XR#? MN?AWQN-S?;'G$
W<.90'['6[5+K;9;
[CLAWOHUJ8J@ZG>GJXU:A1;X_-X"T]
M\5,8KY6\9;6>)P.OZT?
197>OA>GX8<^HS\1JBNM[/!O78:S3/B/;6:J'
M)*HWDE)'R4R:BSHE[.L4U,GK[?
8NX_/9N;0.3#===+O#]
M+&5IP;,DA#Q#2/5"%C!/ @2SA!6T8
%/HM3DM/#-RF,7F6YI 47,;">^E;Y_
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[:J>RI#YMKY6;:MXT M8CDNX]BEI=
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QXL;%K;'2;8),(.3J$#L3 <3^&
2LVLA']%V9D*
SR%NS]7^LQ:*VQ0L_=XT()_V.^?I@OY593-
!L()7405JUG29"1*,U2&)($0R00
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:,C8(I?)RED:U/37AG=\9!&.Y1N)G]F5:-
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&)>YAZ(<$*#ZM0%>D
M8H.5'<[O;_#+8HZ7ZU\6*X(7Y^QY7JW*ZL
M'.8*J0;%41&$_*;"%K[_&PR3K3G?

M:2+5WH&MSG^-)K32R MASJ2Q-
'640$2B&)*"8IBF*:4!3C-,K#K%CM 9.PGU(-
\3\(Z7C^## MJBQ7?VIH&3D+:+?[.K(IA.-3
MH? AV4P]<9S_[BTQ[A M'!3LS0G-
X:O<]M3N8*<[=7WWX:]S2:.D#R\-1F.G?
_NB')HURS33R:RNSV^#!MN<]^
MMY':]PQW(]KO,XO=1BU'9ZI;+>)H;N9+O*
*@IQ36FXX^[R4>Y97
MZP]DI1D:IG1#NS29*BT-
U98OT#)V!K:ZW?)V!HCF M#NS8T_W)-8-
<>C1EGG1E"_C-
HR9::V=%\6],7]^5K7'EY+T5L^\?+D6EZ4Z
M.7MJ(Z8O\R7_O.:/IS:?
Z3)C5G_5U!4.KZ2_6O+5IEHT2(1U,^-
NGO=>1*YX M YHY3]"$-GIP@FHR(C 9:I.-
N%T)ZO[[,NI+Y=K/926V^!JA[,_
MU2NA*FH^;DK5.T"]VO]"09 $QS -8/'#QI-
I1[]S>+\ZU3FC,X_.H#)R';2-
E[DG5JC>E.L0REV3O!,KW'$3BK7%'.6:5FQ*
878
MM5HL.*TGQ'U9X66ELJ[RX:IF\AEG:19%
(85YD$00%9S @A89)"@A&1-ARJC5
M[&%+^B._CK?R8D7KN&7F#"AFSNK)G-
N2 M*(^ 76Z*\ 7?94E]6C O-]6\@?
9R7,:UMZQ20[;4_RC\P6>YHL(F66];3W3>
M<48P8BCG :117$
4\A@6(BQ@S#,:%$6@QFC-UBOI&!D>
[YE0M3)7.]IV;V*U
M=ZCZ@[=LV':4F2B0TB3/21;"3+6QHC#.8(

M)E2@X:FJ;[4X.'?:'*L_.AR<
;P&N\9%S87//CP+H;UUWYG0G+CGSD(-
;SOM M;&YV/&_A3!T4?^1/JVJ^_KRL-
J5*85ZLRJ=5J9-RWTK^.-\\7GY7:3H^BV@2
MTQ0GD(9J&'!*&,Q1+AU'&E,
<$Y9%B=4P8%L&1K8?#1]@OF4$/-7D:
[>QY/>; MA?
KIOTB/L)*1M\6D&&>5&YZOC*A(RQ.5FA.PU
M7L/X=
25#4&4KG1"ZZ>]:/5G4"MRQP]H&?*/*&VI"
<_XTJ;4WP5MVE(UQ["G M;9>Q/Y6]>%C>?
UY^4L4OU^)ZLZZ87'C)?
EL^5VNV&P7V2[E+?"VL=8V*?.'/Y?;;
MCHJ7L0G.ME9_6#%=_PAR_FV'M=-
R!JY^\K7S^L6 \F<;GZ%Z?K#H)Q]^Y9&K"(
MY &&@F
*$4L"F&>X@"SD64X1QSRUJMSWQ]K8QQ7(
-C@3RV(<^/T M.42>'I^0F0?
X/GJW,Z@M06D;5_%OFG>]D_!^2#X>5[)=:1/
YH5#4BKYJ?*)O1 MF,2!R +
(TS"#J)#!3&/^:MB=;1G/'L;LI3FIZY%
MN:?.8[YV(K3)>6Q3K^QVA.A]PR3_@2@^4V
H MY^;#2WM)DZ_3^8DZ5_%Y6:W+33U
3F7M[A[P\OI)+:&2>H+/UQOY2_T'5["#
MTI62KRE\SW5B0R$D[=K19F%64)9G$4P"'
I57+D]_*(?#'
M$&MDN]BP(@W@3_,E8*J!N*Q4)2RHE&RV
MZ8@(R OH7K<=P:GE/-LF$SNB-
JQH:JA:NB=3@]

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[;F_HQC"HFCXEFGGA5
MG&'@[4D=MN&PG?3V@:B!6+
["PSY2TP9M!D*_":5,[K$/<,
[9O^Y6W_A*Q6>?
MEBT2J6'\GI+IIBA#N5N#;Y?
5>JD:E5E;KY6IM>![1IX;3<80'#=AM
M25/A/:.T&LCJY-,?6W,RE_V$4%V/_-2EWD#
<%*J,POMI2QT^O%RH4XEK<0A?
M26&6!EE PC".(6%Y"A$. U@(DLK7;T
"CL(DRZT2^5ZX&MD.:.+J)7WHS-X) M"-
;/LS!T[*?6L)V=&:1<'RAN[LH8#\S-@:?
WQG1S5Z,!M-N Q1WP=MK)'KJ%
MBK/K\I<-UADQSCZ_*(28DN=0]ZLI9-
4SS!7&Q(7<1(7>0##.$00\2" \J,(M"L'R*
^0_,JH#7,0%V,'+3NV0,.75"QH.5.G5BUOH,.5
M04W7=O;($?
68>:T^A+8SOZ_E]0JR9BJ6M^DC1\A,/'ZD7]I
M_5(U=6-L3_^V0J[Q(:9PE4 0HDF%M'D)21
',*,L)3X(0(ZNL ML@'-
Z;;OO%,BQ':,U>AIFK7N%;:
[_+1N33>\5XW9[OVN5AKRG=*J$49>6\CK
MS2BJ:3H# MKN;2KTFC+,^C
I)8$_*1X^;D=,JLF8=?
\@"Y#9T"SY,^...K"DTVQI3ZI?7%4S6M;
MX[J,
XK%ZO'IG*XW"N=48='^7MT!T,:TV$[V
F]A^1@>:O[N-,V ML?

%Z]O1ORVV_G+))WQ3:EVHAVI;FZ-
/Z=@]@GC(\3H#](TDGJ7QV,;<7EZ&DVM
M$!AM5JQG57J<+^N+L\EGTGI6Z:$YMKY)W
KY?W']<'*ZO.E?&VT!=9V
MS1S6"X]L9']O,/I>=9$=;RI0_0*_U]T"K_H+S
2H4\\= M&/R\R^_WEU^A.>_7]Z<_W()
MKG[[^N'R!EQ_K>_GM]ZFEUQTVT2.P,?
YXN-;A ;X5C-52F>G#%K\I-Z7*
[*>>U6.:_CB%RHSP!G
M6<(0YE$$\S"3!@A'5,T?C" G4IEKI;;?
\7I^488=:@49V M,P-
H+X^=63M1[&"/%KC'KR^DOWK1:5'Z]@1Y(
_P)_E<'G#% MO\FGTKCN(5WF,S-
BY*$47M(2!
MHFQ3LG=4/2#D9L!+$JL_DK!HW=/ M6
IX2H+]6K^35SL8GCO\O<9=[$!^?
BNY_/CSXY.,O=4'%]++N>?;,4 U?54F6S8\
M6.Q@!P4;V+1QU69G["31+79GAQLU3@>JI
17JS6OSI=,3[]L>X(N=FBBNWQ+
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W_@9LHPLH=RRII+)B"C1<
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M%ECDH0QK\SR'"!6A- $T@
5/6<#3)"7(:@1%#ZVQ3<#UUZ^?
[[Y>7MW=@O.K
MC^#B^NKN\]4OEU<7GR]OP4_*NP-A:

FRWJR\[)4>&XRD%6&0I66F88+!V\>>7]V
MJ.DR.',W_["HIWWYP5):YHQ+K.&3NY#_QD
[A6HZT;W M7^AP5G0 ;NA"#>98-
X/7^9+)YSCC6<"Q2$)($A1 5
0(Y@D)89@2@E&0!R0V MVWSF-,=^7>XH
K8EJ8>V69Q@&"K/X.S'OTHL@^W#T]M:'>U
M.\CQH"Z[DQL[P7M/:PR7FNZ$QDZVO5,9RU
MX-"D_<."$,BR(,IY*H(!:8Y@^["
(UNZFI0E(OL;X4^'^:XBV5DJ4VFL(O9# MK
^(S/>6FRP"/R1$-](^^+U;>4DS*'*U5 U(*
[%K21)U2Y)J6&K/2=O6I5G M@R(5*
(,!CQE$,8IA3D,,DQSQD#.:
<41LRDP<^1AYP]WPA89>424G?#OSE/ E
M%_.U8?P]5-$&+LAR;AG7SLR3S\NGS?IB
M5:WO5K=\L6@J76.6\%"$
B8IEJY4B%2M"B^@B(,X%Q'"01+;I%U/$1S9:
M*AJ@DJQ=@O6DILRRK#[EMS/9W?
$VFK2*@ZJU.JE5Y$= &C.5U5/J]22Y2?.O
MIL*_3L(:W^>VX3]LJOF25]5'7M%R7A_<+)(
Y\]F^F5KPAR@I4$Q% M 3-4!-($)-(7C%("
<13'(H_#
($NM.C'M61C9*&C2ZFW:)6YG'1S4:F8OQE6(
MG079\@(ZS.A3FX,*](P8-%PAGLR,
P.3&AYW!;TV10-6A-
F_:@D9!&H4%#,)"^B0H3V >Y@RR !=9$&
<\3,U[((S)CIWF MUGS
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M*HMP_)1KS(,AAOUWS]PNG*#I+]D7^:8S!:

R-
M;+1:|*VS;0^0M%PUXSKJZK"^16EE*C>|XV
<]>WF@N0AX$(09
MS'@<091F.$NG'XRRA*+5#&7FW1^H$5M)
M LO7V%O=#]E&X
_%,]!,CS$GW*]ZG6HR/*O1)Q/-G!Y;_Y
M6KWF.XBDNPYD7%
1%2F,28(@"G@$<80RB,.0I8BH8:I6DZ+ZB(U
+ M
YT^!1D>YG@2V_(@9T>U<[8[2F.OB7R^#F_
[ADY[VUF7
M:_%J8%7=2GDMA/K['JNA2FUUG0U&W6!B
MW9!_<:K/-
+_B2G7(7_'U^E6M^[9YOA9!O]T_|C|USY>:?
9>@/5=WP(W]"%'>=NK9;MC+IM]4L<%RS-
M0Q@F"A0S33DLXBR%@C&2Q7DA/2>KH^
$9VCUH%5F I-Z+G,7R'E&9FS :J
MPLX|*1/T#J/V>F3T-0;K
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GON)RK^S|OY<:27UTNU]IS:VLT M0A3%2*
(4DJ8JGX3,!"/F7SP5
M%$SX('I+$:;@8[HBA@FUNE?^,"7=,8;A?
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<6:2O5=+_G=0[G:W#]|FC]S-
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2Y +Q+*0QM<(C?TMB M]"2W;GEN,
[D6\)D]>C%W(=VE=3!X7(^N'KG"9Y^1D!
2(QD1BCB'B &Q($6:V)S<[ZT^\BG\
MU>4=^'QU(E1@JQHD=PW8
M&QR5^9QK8D,T4(@4"YQ*CS9 A?P-I
4D,4Y@BC!!22 5@2*[8EAG'0R:O+?T
MH@W#8T-7"2T/#+FRLXH.^$E1^AF]?
(EN,]J9AW>(! 4\<4PV2S6Z_ M'((4]>6<')?
#$4%T;ZD)H4,/B;"/&7KPBH&-.!]>/N"%ZNR
>!_8N,*IXD MD?8<+!
<8$R+?/3A/8HBR3+Z'<1Q"EL8()1%)
[MI1*:$1]YHM_2!LXVTU=<"
MJ*.O"UR6+_HGJF;JM(/M+ZOU_%&&
[94"F]=7=K[\=VZCWR!7YIJ,QS'
M21!E",8%QA!%$8(YEX8L9!D/
E%$>6(41MB3'MF =7C1Z-
Q@QXU./>YJ+6ZD M\0(WVSI9$-G
'EAI^H2W,:K^[(S."=4UK #-BQ-;" CQM*?
(VR$A1Y] M04:X:* ?-
L)JQ0FA(UPDW8>/<%K!&X3$Y?>FPO]
<-9%SMK5(*EU])Q\)OR[G M]W-=
[7GWYTHGL3\H.$/>C";\-
*\H7JC/9RG#69Q2"DF!HSH;1@).H. 444PS
M1$0^$'?"'[>6#NI!<(L=YZ!A??>^/:L/]C3[
M9Z 5X
Q($>KS64"T$+L1G+48^KM1P3'\JWL\1
V/O+XW#(=_M1M@=XQ U#[?
M]NWY20=N;5AJF')[<^/(-

E6^#L&SCO"E"AYU!/IQ5P.KZM8E+^99N+=
M#9+8SJ(=$':,^+I7*J?,W-O5)DO.'16DFY\[?
I%#E*L+6J4']U3R!^6V/?,V
M!2ZW>3/+EVKO[IS]:U/7O3;%]?E/\KYFG]
<_;F\%FTE0=USJ8S!+J-^A[_/ MDB3+PSSE,
N)D"&R""#)"%?
CQXLD#A&)4J/1>1/S/<$97LGQ8OX_\NW^D
M_+G!^U+P'^>?;@%3Q^U5VV-?
[N23M\R7ZY7UT=?
4C]X@9O\Q'ZB=R:N;4_:$ MV![?
U=/07PL"6DG IRUR_G4)M#1
B:,ROAUXA:U$\@_0'@[JEJO0F4"=F9+OLRO8
O0-XM[_,K7["[U;; M5-9
M3FD]#YBSW]21U^I^J5ZDOZX6*BCY10VB
(0H2!G-6"!@R$2#, M2%:DR":IX\[*R)
[$+Z5\:D#1;KP)1=/RX&^ GLW2,]-
HS^ZU_:8.6S$)URO8 MJ;=NV0-
=_K2._653AFO'4ZID
".3YD&&*^QUDL/#BMY2V_(OM0)K&PY;K-
1; MZ9%LJAG%!8\I2:&
(&84(Q79SY2R2W]49._YH*/E]0UX.&]D[7F:C
(PEHL9I]\N'DJUY+
<[>;QL7Q1_F.U7MZ1[0@JP^RK_=Y^9\VBZ'
<15K9XP<
M=;I6I7)O].IS,,0@/3GEE1W(399X=E=%-
S,]8)4)NGSO^%(?0)T_RI^9\MW4
M3+-92G-$6<0AQ8) A#"%>
<1CB),892+G3(1&0YK]L32RE:O[>B7ET;MX
MS*>:5HT#X\5#?;L[7O1XPP&]NV'P3MVZO5

/1,09,SS>\|3/V%;T M[;F<)?
#W4'T/M:/>M3B"$>WT0*Q7;TQJ;23/]\8E-
5!Q*H$]"N:,)WV.;C[- MN/E!;*>5ZLP-
I]VR=E:3\?E,PWR]?)HO^-5&AV89CW
A_4689)& **$AS(-"
M0%X(@EC*4)XE)B;PT.)CQ[Z:'%#T0$W0S)I
:BZ8L3'HDZ G M-)2WU9M:_M'NY8.+3;
(Q^\38[K+>:]P/SZM9Z$(!*.$
MJA;T'"*:FA=_+VUCL3V]ED_3F_3%:RS^ZU>
MCKQNY_=+77*P7'^3OZ0'7/%J%H<\"4,60O
(DHSS)$JBB%L=
MX1O2';L:>$MG\$G60:4YGUT-
586/TZHMX5'/JOH$'>]TZB#5]SZ/ZE.%P0E4
M[^UVMJ$JU[.+U;):+>9,)[>K&:Z=@+1?
6T&3;O%0BMR%'L8 D$PPB5*2P MB#
(U994$M(AC4216PVJ.T!EYBS;%NCNR)LDD*
MYH4?IC*Q[]TKZEN/N_]RUR35.6/RH5?-
_WR9+WDX8XAC4J@]&G'Y*N5A!#$O M,
(Q)4) BBC-N!@G?
2V6:M%5#\6S[!U"T%>JM;1+KD)Y,LUD#I7=
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X(\QPBBD&8PYT$.PYCF>1@'4909C8,:R,?
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U_ZIJ]QDO5)WN#9=*V<)
MS6F4)R'D3"@(3QE5Y!E)8!#FF&0(%YEDP,
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4-, MU80L%D L73B(XI2J[NLL2*U@\X8R-
$%@VMB2^1+@!IB-?U?-*KP>6EM/)UVT
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MA[$S=1KA5@D
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_D\O83[*$WZ M?C40^?6KT^06^[>B;O2^>
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S1^4Z M?KWZ]EG]3*NYE)
<;GBKU"'[Z;3E<9KN-
V"WR^8T_ORR)*3O2_[M1>J^+T]>\-
K_""G]^7O"X96;+;U6+[U5-SZ>YKT_[!
M,4B.]YN^N;P]_W()SJ\^@IO+;[_=7/QZ?
BO_^77RZN[6PML3-]JM@# M?$=UNZ%
<7JT XV*^G&N(CE(ELZ41^8LG_,F1U-
$+,NF;YG1(DB-
I:P\N@)&+Q\IM*JW9NFPQ5HV-IA?
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KV>+=,Y6VW5XTKQ7< M^<6JO/!3N?
H7I_+O]0->@_]L\&
(N7FHX@-7CXV:IJA5N>'L3.*=K\-/_D;_] M__-
S)U_?;HWJ3,&IU_C*N (8T-7CTVJI;I74EYW?
0)/V]_7._$8>E]P@PA,
M]S;SH8>]5Y>7!>W#X>O-NE)+J@DI]_?
KRU*C+9_KDTCXJ,+C!P4=^@"2;CD

M]^K87)*7NV"UJ?;!V:0J-STU@A9:.1TN>U&
(G[KG,F-/L<+Z;I^W2S6\S=?-."+@A-$19;#
MG*JC[@@IM#B2PHRG!49)
(!)N=@3DSL/(&[_!
(ZN)ZY>C9@:*^H,..S8PO$-T
M;I*H&%V3=A9C7XE=G9WO%'K@2X<9H(X
M%^&V]
(0IAT&R[V<6ABTU=#;]@1G2NS'KNV:\"_RD
\L_RHFJ$(TY!$ M"2R",(*(AO)MP%
(.BRB)4E9$-#&K8O?%T-BOALWC(RY?5
A$MV/LL79WZC(< MH=#:GA7_E/GR_U5
[,;6S]NQ]:Y3Z1V?E]GQZ)1/P>ZUTIUB?WB$
M_1G8,=CIX=VR"/Y03 +-
Y2BC[8T=VI@7C*2\-R@=OM9UF,?)5^=T
MO<&+Q6$>_ANTSLO]*ASH+]ZVZEE_D^K
[HWC5U5TQM])TY1*'!-BKDCAX@3U@5#=\
MV$:X)$8XC#E,BZ2 *$T(Q&E,8!3&J&
,*_PH4Z"HM\M/DH39AJ]E&_>88T,=
M4$G__ADNZ) >J]PBY(^\G#]+P_;,N_7T
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,P%05.DH055HCOO=1&WG$M;:/N$0=MF06
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((,G2&$94T#Q.$IYQ; K*
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\7C'2A+LQ$W&0902B#%&HF@9A$?,<
M^9/?SE#M1-\1!@UECUD#
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&Q33%&RVW0>[[H*VI^!NU78:S!"E-
$QR!!G& M&41$^DDD%CD,"LYC0E&(J!5
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MCZ+@[P>_U=^%?__9;2B-]>,Q,S=3*-
W.$'U^4_C?>0*W[1-H^5+' RUG_@?:
MN.K&\YP;:S;>9?R-J[*.3<5Q7F^"69"#I
K8,&*QL3<;/A MM_2!L\V"7XM?-
KC$\D7"K\EB?
E]#1M[Q[^L/4C__G@59CHHXB*$H(C6?
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MLY)&K>4!_'&G4=D5+T SXS'PM13?
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Q5R!2)IW+WG2N9D=FDZ33N<%KP8U[M0Y
M)FL@,Y-:,C^*>VW@/*WJ&
93NGG<+%14H/NT5?
5@R1]D)"X=MGI\ED(VN^+K
M:]74/8OCG'.*$TA%0"#"F$&4C2-
(IET)M:!;IV],<.95MN&A #VN5' M3\W9Y?
[.KR\^;U-]9V#)UPT>B&6X:_D #
/:\=1J9^:Z&JV!._98:<97@Y\4 M-
U*+5[46[WJT:!]MNNG"5SQI27W:B-%-

-6]B0L=E'$T6>U9GH-
4G*L6MJ@4QI%@G*2IP@6*$@@2H("8L$8#
(H@
MSRC)XCS(S!">QM"I$Y"34AO8<@$@$(N51
<^U1&Y;VN:8,E&T AW]I
M'BVQH9B^3.\I;^!]\?
O\@W:1S^<["]WQ[]JFFULQ2042 \@*F
M::!@%*4#DZ,0P90&
(A0H38K$*K1R8V/D/;RE#'%-6@982UV\MM%
M56G$.?V:=O-
J'!^#V1M[?.5:II,.OKK/=A[.&=BR!1J^P*
[^0G'FL=QTD&9\
MU9>Z,3%M0>D@1;VI(!VVFINE>
[7RU499SVMQ^X E@D,YS%A.:4P
MRZB:4LI57$8%C!!):,22F*=611)6U$>V:Q_.;
@)_F2U!I\I;%7W:*9$F4 M)%DH8)#
(UP7"&,,\+W)
(4Q'1(@\%XZ%=.#::*IUBLSO@C;&_VFFP9J5[
MNRUB'QO>KO_]K:37Y5U57E;K^:,^;OW*U
<:*)FN-?6:YEC3 MU(% M3]*MO+N]
2TKH.;%/'XT4L[I>-
*W7NQLA(E*P!]>3R!MA7:*.XT(3!:'VHC;
MC4NM[G/SWH[EZG];EAPO5(W6KZN%LB6_
MSB5?^/N,IED:,9;)
(P3B$(9O^:9=$V*F"0XC@6BG,R6&O)7RF'L
JM'& M*NJ-]89AXTVF#K0V.R;!O62O
C^I>?;@%3=9U56_R.:X8!TQQK
MY+\GS;:=?S/&\S7S@M[K<;GA45]\/@-
&I;4M^Z#A'R@!=J>7A,MK>2=A=^;W M)'-

$M7KROL;@<%
(?;405O_;DQB3EBD]#UAT2KRI]F[GLJTW5T
[UHP-; 5X]PUJ*,] MEU'7^T0*FD#?
WI"&QN1U8J2B M"=3^%NEH"J)CO&-
N&GZVK[Q9P@-56)A#'&'YT@A8"DD4(,B+
(LY#P=,BB.Q
MT6S(CYR44,&!443@T[R_4;$/>SU$<2,8X"T
=|*E-Z3!63V,8WQ'|@8W=,
M,7;6Z^@J0R$9FX3J#5I3G1*3S8'K"46P[
X[8?="7V3EENOIT[XS<>5ZVI[?
&J,%N#LR5^ MMCM-V='?M<^.
>EX4ECOP(["*;X3O.-
)%1P'>3Q]J^,X]NI"OJSYW4K-HOXX
MK^CG);O"CV9SJDZL,;:_(4E8CF _)NSIPPU?
Y+'(499/FZLZP>^/G*M2
MK*M)LLLVXS%EMNK4DYXB6^7CZ;USMN
4_QQLU6&^OXALE6G>/V! CA/:O>;
MK3(E:H_K?2D)KU|^S1>|O)#+W:_*EQG!-
*.A]8?V3_KZ8(-$FPI6F.Y7U((?
WFTX.8=@;/3D(K_.X>.9RPNP^M-QEN
M=X|P7Z^8?U0-!-1>@3A&K#/%F*10T
M(MM^0U>/C_.UPPC((4_#S'&:2,=V5D(R!1N
M?U_J>&TW?
W(6Q"1!*,P@5=X'HD$!|X+D$,41$5D:Y%E@!
R 9XT M![:8W*8*-#- OK;;N
FQ%19JF.E^[YDLI@ZLMN5C-&/(QR1&
1Q#)P20B!)"8AY$3Z$22/ M$Q%G-
E;C.*G1S<3.UU%YW"'JQUNWAEXQ-
_GCYM':6O7]2Q$(#;K3:Z'U:.$|&M(?

0I!;SM,"O3:3!'8,&1'41 MU(X"KGU>RH
*5_PCK_]706[4B'Q4[YI9S@,4*YCO0*CT3Q@A
^EZT8!QA
MDHG(:A*"3^9&MKNZI_RQ0P]@BRG>HSP-
,\OR7CJVLT7]<)#JM++F"/RTY>WG
M&K.GRY[WF5%>E>9W=)0?
UMYC@I17I1X9).67QM#2JM;_O5%U1VJ*
UW@^6.; M]9^%*
(B3(B204=4EZ,9K[5_=5J#:Z%J+B'N9Y#E.>]
]#M5<9DKY7@YE\4:
M]@/O;]2/J($!2U#",681#,(80<1$!G&
(,ICR3"2)$%$:$--)]YUU1W;/;M=2
M2]5:6NX%^"J-
N8SDZI%N'U>J_NUX,-.KBW[3,4!".ZO@+)S5.
M;;*Y]@=$Z ZT/_2UG^E)K\[PVS-X712T?
W+_07?)JF;B-(UQFD4QY'&2*5A1 M#DF1)C
B&>,B*M(HHG8O?2]\C>X-'*R4L@9M]?
((S)R#Z=0ZXERD3K'2D5*U MIG_;+_JT3]6-
-./(C:=WG6TT2(VG9AH-6WP &(=J;KFLY-
N.GR^99(:KSA$C? RG8+ZE &2-
)SR1G0MI,%*TBWX%FAD[OVJQLV2U1A1Q4
RUQ<-YH2HUON^%/^J71?NX9 M9\)(
SYA(_H)3H\"8:2 @Z .9G?:ARFM3?K6#,$\-
""SXHM%T_SRSSE?L!F+ M.
<,TY3#'A8QHBDA&-
$D>PPQA5B2(YF%@U+WBSL+
(=F3;EO6B:)E'.H[J/!T4
MC:\DR_BIA1;:,71DN*YBJNUS^V>O0JVBJV$
(.1*>+&8;IIAN>#=P)5B).US>_KC MG2,F?

8%?U*'UC/-"I DFD$1-G(90JE/]"D3(>$
+^0;#5+[!> 0+G L8$O4B$RR*
M\]RL'N/'^QTXU71\:ZLV5M*#KIL>I0%_5GC
MQ1>LMV>7^>XQ!2 OH'M=
(P'0O)Z!5HAZ#I82H_ZN36KH9ZY%^:&>+5(
MJ0_G__<\XSV^_Q<^:_,&Y4E57[MLBJ;VQX(
[CJKIZ4Z M]/2_VI6W?
MD5!2).XHP@IK#_&41Y02$.:0Z3E*1Q3J,BM
M84YW4@-BK8[7QL1^ =<^%KS?
Y]7LR(F:1!359_#(XA(3&!>!#DL
MB(@CS+F(4J.4MC'%*:JK]QC8*^P%?R@>#
(MXS+5H9D.\ZL;.=@Q4BT.CAJ&H
MWOHU3M&;N&W#4/RWW1NF-
[H9!#VR3+Y9ZS:OM9EM?E_*L-OW[GJP
MWO(F GK:[;VD)MWH)D*_WN-&]
[AM[UM^KU92)0WE6C^S"X#SB+ T
MYB&,TS2&*(TQQ!CED%%<,"+2+!)6**PF1,
<.'VH6P(X'T&'";JL;J=!LR_M6
MC&4.O4\G(R44;"3V9 N,2YJVR4\-HV6-
WK +NZ6-R56,$0=_*;E=V\\KXU MQBY/62Q
0[M[.F"8&CBI@!-G:AYEM]O)Q\3V/+?
<1#@WR-6^A:>#7#40;P]R
MU>3ZP5CIJI)MET_45;'ZH\]+NM@HVE>K=
M<8HARJ(0%E&:0!
[D,HP7,I8GEB@+GCF<\MB@+GD%L$Z?/_<'
M!'FL$$,
(R:6_%:F932+**0T$059AU3L^&P>;77<(U"W
[!C6+=O&O6#CH+([U.?_M'[O7#W7DC_/E7;
M,Q7 *QE[5U8=UI_3]08O%B_?

\)S]7EUIXJM';CU6V62MDW\JQLVS&>AEAP+
Y$Z.L1&!R1QD&W&[CK+5?8YY
MK>9X^%ICI[.=+]G&^V*C!POMGNS3F85X
MY1BFTB?
C<9C'!39"F1[(QU2'YRL!MGRIFKBZ9 YJ.-
DR%^:H=L/T
MV/C*M,R8]>KQ#&BV=,]8P]BH9^X#U>,K
(Q;09MV&J>I.$&
[BP(2GUC=\>@81]9WDC3'P8D"27E<[9ZDH
MTP+?FP:31VX?V>HIJD"1A>'>1FPX,
(\:CTE_.E#T(+B=)3HA,_A#D?<4"YX0
MSBG\.[;F9!'?":&Z0=ZI2SV-@-0>U:
!D'J%L<\A#6\R,/0JNG@ (V1-VSG?,2H\,58-
;;G2$X".Y\%C=TU]$8:
M[RZEJCJU.G^#NO5#KUBJ]G69*+5&09Y"A
M.8PP3X,T1!DC1N -QTF,O
&;'/U:43P#RQ[(6%.5F.V\88+:;;Q&1DU,GU"
< MJ>,)GP6VQV3Q5E;
[AL#$Q;3'!'Q;0GOTRJ$'#-
W0\V)5K162W9N@LU,0=+[0 M3TY>?2T.!
[!JE>K#RS?Y8WF5)R]87.24(AB$.(H+1
L$D8A2Q'.(A20B*1N
MQQ,32C'AX<;M6M+;3SIM1\G52&XU**4Z%
[FP'6;S/K\$VQ.3'_3Y MNF<2=QG"?
1SR2J<2%5,3G;6\@V*]G]1,*<,[G?.\PV,Z?
DKT'LPX8(RI@5^K MI;:AYZ1:EYBN9R+-
DE20 !:4)A#E+
(,X)RG$2<1QE'!$S6H3CQ$8OVI&4@25
M(ODW"PR?0ZHXD6?Q(*"==6QDJ]]Y?VSI&

<:L1Z6TP!8:**T;&I"MU':8/3TB
M]:+L'+IO.ER<'J[WD&SZKK//STK#];LZ^-
Y"W+5)/=/TA^$JXVTA21P\ZQ*. M'4Y?
2]]S=L126*<\I_E*N-D]WJS5>Z)?KPVHA
M[[U9+\\?UZ8G"R>6&?
FMIJ@#31YH^J##@ QRUIMR"4N
M'JX.NUUL)JC;#CZQ]G2[UTS(O9UK>
(M;!N:&5W-60W%^797K>WPOW6+Z;\Y:
M,-ZF32_@"4FR(H-Y6N00A44!BR2)8!:G/,
())G%NE34QICSRMK]:+2%60SM? M0-
FR!!X;GB#13(%JQY5=8L-4TS2)$V5 U""0-
(*8T!0&A?PXHHD0=E (MK]:?
\%3SQ"F[D39L#S-'+C&P$&_
&>:IZH%AYY<3%A&<$.WXN>60LH$:0767
M"5,S?W:8^=7YHTY5J M"UR6+ZH
MX88W>(L*JB!925X6:IQR?5'M]+/TT@*R"E
/OB[7XJ9_K+ MUS*VOZ1#OXV[%?A)R?
KSZVL489M#GA_O)V2#V_Z_YZ?
DB.K^O_$G90D_V,\ MPWYX^'?
F<4+P^!_C:>Q#R_\@/#GX=)??
UWS)./N*UWK:MV2M.^_[BH5/O(%?
K%X.QEKU, 3&4-/=B[#E@.P94';[58W-
1>G4R\#]&3Q
MNAU#7V[O13.]>7I#V8K=^RHQ7FPZFV\K
(-AF J.<,JXP+.URLR;I:H\ M\65EB7??$U2 ?
BZ,NWUHW2XF]@RXM [R:P9?
C4RN[0RL=,*+. !;JJUJR M&B-!NCZT%W_5
5[4JYZ](9#ZX6IBD%*OJGR+8^IW>0VHA
M7#S!O2=H[NPY2N7FSYUX1';^V@'.>UVR[

QSK Y];U_)H^=_JSJA
MKQRKZB"+ZIT#MXZ\4>MI\]TZLX;TF76AS
[6AW:;WJ<'ID9/4V/<)T:VSZ+G.+/WY9K=B?
||7BRZYH,PFS,*-!# EAH<(&XA!"'$.>
MB2(F&D-AY,VVI3>@E?
>M4LP<_4&BVFTR.RFM7>FCDGARBM^N/Z
M>U2\UX[J\0O=MENG!KL>,GZ]65=K&0_)@
9PP=R M1Q*>
(T[R>%;C5MVN<;DVVW])&U^GZ\)&_]4/_#
[^5+AI &"%_I]H$"W*LV+
M)>I6K_I2EH4HB#*8HH)+5SXFL,A8!"-
:H!1G+$6T:-1WN63OH;PM6?-TH"8T
MLM[,;)LO3=B9N6Z_QUE=V5N=@0YI?
R;/1$!/UJ^7U*2&T$3HUS;1Z![G2:?; M*E-
1\"2)"PR+F
F(H@+!/(T0#'B>%8)@'MA!%+9+C^Q_*$+6I
M>8K&"*6Q;UGW-
POT78I;WPIT8)JGG_+4VX=5N5;GC1_P\M_;$
M$LTLQ"CAF3ICE2\^A".A2MTB&.
(@Q6D<$Y0P.US/$Q1'WDN*;'W"^FE3OPJ_
ME:O[$C^"G_[K_^91%/S]P]VG;_K/\._
[(JR]6?"I'5%LSSE&(-$_T^U669
MPE>DH5:55EI=ZJ(2[9H^:!CP":-
I**LW;,Q3]"8&O#04_RV*I>F- T9X\FK=
MS@R>810P&4"$D)%
(E;$'&2Q0CB%)BC!@2#7&
(.O!G7LD1C8#YY26&\[O"&L
MYL0TE!T&=>XKQVQG#Q/9;BMO:77F>'L>
_<)3#]R\Z" !P=M'K[2

M;>OMQIWH22=J7W^98S)?-
TJ.F/'KI_5&W]9;O^IT,,K=;\^8KCC
M]&$Y_\^&5VT62K[E$O5_,,9Q*#=R%D
2XA#R D=QDJ(\32*;C3PVPR.;A?_>
MX.5ZOJY[0.:N$SU'?VIF%N9'>A9V]JJ=);5-
].N*@<_+)QD7:A=DQQ=H&1LI
M<3F5&CU9R]'9G=3V3J7\UY9\,KJ.25]U99^,
K@9PX223"0P2&*Y@[-,AE0"81C0@H=A7I"
< M6L*N>N%KY#W_Z=S3:A.QT"OX? ,--P
Q:1.X=3)'.5#
M;;]J.*V_V/*J&C&7]SK]XS]4]*0_S_'E4*
[>)2CUI,ICD:ROY>W,*N/SV:4* MQ%
[N\/?/&J=AVYYTM:E='1&EN: "(B&C5132
.:848@1RC,1%6D:%B:&\B2E MD4U?
35N#Q^Y3!S5Y,VMX6E_]]LVK%NPLEK,"C(V
]-5YRC=J2R#]: W)Z MY4E,@K& VTUN?H.;-
W17Z@#II7.@>T[_LYG+D&G&HUAZ,9F
.9+_09D"0,$)
M@SS&I$ARS),HG"WYO<)5OC-
W='I(&OUVB_JW^X:P\>_XAC\U=><*-
YIV8$*! M_*)2>275T*
#.I/R_:&I_H$ZJ_/N)RO-E5S >VB3C\MMH%?
0[EZ\T?> MS#RAH?IVLA5;HJ^+-
[:4_3DJ!N)Y*5KGL%&=55)F[)J6J#J7A;
6A2C19NS=Q#@D6 N*"2NU'-
,U3X6#;IWH(#E;_"Z^JOP&=R:$[EIJS1-,9>,-
T M;F:NQU/A4*"M'3]GIGU_+>-G0+-
>=Q)JYNM'4;,_SOPA:^V-,*'(G(=WFV%D
MK:;^*4?

VB[F]=73MA"ZN;'#:_6Y9Q*;Z=VVN4+=B'W;
MTUS5A 0LA 4) \B+/!&(\R)0P ^&O'
MM5'2CIUF!DG#D)IQVPPEL6]D=U&E1%ZA
MZK_DY^0%8)UIP\N7)C\W+P%_?
%JL7CBO+U7NS:/*ZLWETDL=M71S,ARUQU
((&$DAR2) M*8E)D,?<*B(X2FGD-^5^OG5
BGE/.PX)9E>9AZ67FTY!_U4Y)V4;([>\1^?]
M,LN'Q.W-*Q^\P05?\C^;^?KEF\XJ\
MM\3L3/D(1(B+=LY 5#"(>,TBB-(Q3D(&?
Y4MLR_-C3?4,O)'<"0FR3P4V MZ(^>5.&
(^.BN$DNT1P,Q^Q$>^Q:8$-710(Y])$>3&X;
9U"!F MN_27C-$SP4,, R)DE$[##.99*J-
T3#!GF6 QL>K<,"4\L@7KPGA?K=3O'B\T
M8NDOY:JJ0-L94*DK6E9M^S--
U6SFK8RA/#L[V)U:W3E>Z3
QT3QC,P5X'T%\ M@NP[30TV4\;Q0;^&]
[N9FM]N=X[6ZX%<"E"["
B")$Q3Z0\E*21(1# C/)=6 M)HRS)+L@!CA
M3)"4&> M=)>>%OGD@%!OL$\.7>.0#_C"-
?R'X#M3SN,HRZ.(PQSE$40HHI!P$L
D9Y@$ ML0B*W.BE=WCYL4_H:WI $;2(>-
]JP2#2'R2;W0;JBN42T;^5SR*,'R2G6^QN
M)Z]=N'Y4G-
X8_>U=TP7F1SG>B\:/7^48@LMGIFO-ZC!?
Q?>KI7*\]>LE3W(2 M,8%@DN7R)1L7&
<0)K#
(DB3(TP@7PJB'[#B)D;=O0Q/@FBC@-56+U'
AQ1BX M (/%M=NG8TEJX0P,EMC-(=A*?L-
5[2O;-O8>]_'L?()>J7K]@L-W3N<;]'*^

MYQ_T7^GF(YP_X_E"I5.;.7AM6/^1DW7[KYL
(D+'+I+@0IQ'D80Y8B MU;!:B-#,R-
@2'MGTM'EX.U_!6&]F;L,8VK"U3&3=2:^=@
TY$[;B M>O(KC,E.ZF+8*N.UMV%]_T
(MPZ2U3_FZX??
EBNB^N85!S6PU0U7DL\7<_V& MN-
G#$M(P1'J9&0X0CW(40H9$
J55IC#/(P99+O)8L"!AJ;#'=/?-ILV.\X<#
M[XC3YNO1Q D*XK@(93
8<.E1X@P6+,U@5LAG%>
0"Y+;XL6__X,9B#'_SL_$
M[$7RGEJV>^&T;]ZS/7"\/R6WH,ON%BYOG
[E&TMQ?>)E[HZ:YUFA MOE'R?
+'W/JAXGI5[% 7/-YVA7>%ZR;8?
\)HLYOK^RRF)L] MU+V#*DM:\@.!IY-
1%S064;-A90A_:-K.+
M$^O0SDK6GS7=R@0MIAN]7Y?Q_M
W>MN.F#+,PCV$2)4PA):=J+EX(
MTP@+7N1YQA,KJW>:Y,A&K66@
G]\7#U*%\/R%-=
:V;6RZ\N](R3E1H(LG:GRGVZ:_Q*5*!%;2LF@
DZ9)3%$" M,ZS\G$C^19*
09SG:1)&:L"CU1RK$_3&/OFMJ?W-;HN?
TI'9_O8HN=WFWA)6 M@Z!K[+\ST! ?
Q<\P%-337C]%;=*-;BCZZUUN>IM#"4>?
6Z%QH*IJ!V)ZSOZU MJ8U-<[1S7?
ZCG*_YQ]6?RVO1GNS(%18;QJ4?
(L/Z>CGYQ[60#LHLS=,LCL(8
M4EP(O,L:K=9XT6\VWD,&EV33A+C72FI

>F]+>;_M([?A3SJW\3-
8:!0HL%J"\T^W@*DSTK;W0F6B&EGK"5PKI
M^LWC#_N$?4=Y2I8S\%H:T(H#I#Q
"02N2Z!% DHFU:_7Z4/9BB7_4%FU9O4S
M_?=*
./P_%U^"A9U0S_P3*M(NF'_FG853^]T[/IK:N
I*K;>2=M[M6#O MQ<.P,4]74KORSSJ(JJ=-?
9HO\9*JO^EZ_ER7K>R@XW8>?
4XHY0%)8"C=&8B8 M4'F.@L(\"(LDP"0-
DM1E(I0K0R.'10U;TI5H^-+8BF++&<
[UBPCI\$/PBRT MFE*]=O[;EB5PJZLE?
QY3\D[_D#+X!Z&Y0@!FB]U>1Z$Y%
[#O[)M>9S=+T M\03,+.-
X>K6S@X=5.DR+]K553LKP53EE1WS:NB@
M20KS%:\;E_);R9_PBS['D';S B\6U;4X7K
\$U&:BCP*5+:*2S\OBB'F>0X)
M25(>Q)AD.;?J_/?!U%5?;YP%+SP-"T
@T\UOD%N\+JX MPQG"U\UB/1?
X<;YXN>'57
\^PXMM24#&PY3$*0S#%$$4A!06\C.($
NB0H@4 M(7/TASY*(YO%#FD%@+RE;9%,
[56301+L"VA$KP(L4K^^%.&6
MIW56B%T.U43(WH1G[P+392=-Y-
A+)1K=X#*RH9Q+[_,)+Z3MNY_\R6OJAN
MECXHV]!ZG'SY>/E]K=*7V^*)K0U#19'@-
(!1&,EH%B<(8OD1C'"44IQR00N+ MR0W.?
(QLX2Y6CT2ZZ(J%OX$=EZ##YE^!8A3L./TK
5$ZC
M8UM7[RU/?]UCZJ\'N'*:4N"N6YMA!9/HV'%

0T<&*R8_KD#[LM/.'Y@ ML [VIQ ,7|
[NC5&5Z]D_N!J'QMGY,R_Q/=].\%,/)GCU(8V7
MNI7_:B/;X^M.LF-/BK7=BZV<>-
:G*LB]GK;F,NPHP($<$B M8S%$(QZZE-
M'=J@)@YJZF>^6ZV-1?
4&,W:*WL108X;BOX4;,
[W1,HJC;';YG_7+^9\EJSXO
M;S>/CZ4&,ZO6RSNB7(/SIP59_'/KRYH$9'9-
M<0F4I6B]<[5F"U0SZM62
1/JW+=C#:3(N"RAM[;3;G7 /6&
82EDD\$8^/I MU\YVC*M:G[D?-
XT=,$$5IW^Y7SW_5:[86!_*6J-C2V>:T,%-
^%VHX'C[T(DB MQ[/JN]/,&
<S(*!%#*,PQ!#Q'$'"< 9#BAG%<2R-CE':
MVHS!OD_-[G(%:>J")
[ZV+;\MM[UBJN+^F\)E50G\C(D(I[&T
)&J7\HXAR0O
M&.1I@$2.BX*DP6Q]NLUN"!-6=L&^3^Z
P_&Z+TXH/_^YAG;3G7BV4$T.FC+
[G;5O4$*UVD6)D7"I?V"19+G$
72E<%,9##B29:@)"\2D3L@
MSKGP8K0)!P/.U;,9Z0,N[SE<2;*#*\9/*]G,
<(VF,X_5XSN&U*#Y;2UYW4JI
M>9(*';5VW%@AXU60GV;AO>O(C95D4$UN
Y4IE.Z$*JV\X=6ZG%.Y
MO=47YTNV_T'GRAG.U!BY+(2<%($:
<(,@#A.%9!PR3G$2!PS;XTL/XLEF1SJ#
M25^W9^##Y2^?KZX^7_T"KC^!;Y&H-
4]W%VZ*EN_2TK#4RI*N)_]6'W#K_MFX,5Y;

MR1LW!ZOM4-?
F\$4=H;OT@5;KV']ZOIK/1!*E+$\#2(L(0T22
&*<,BC?1$$F M$I0'.;+"ZSI
9.1,8'-0YSIT^*!:S$S04&'M+$LC9S<@__0[O/
M^6JE.R$YT\?0EV:&!N='>!)V
M5DOS"#63X%O=@+:/ZKYCMRZU4##OU5
U:%L^:(@R/5FYL;?HRE:/Q M.:V]'5O=;XSVZ
0=VH[VRM2EM]?LB8]\@5^:
(\>881F')@0&/)$^62Y"2#(2 MP#"-,&
(T2P@Q;Y$\36]D*
[S71O2Z7VAK$30[%BTM!EKLMZ@CZ,;.+NY
DCJ M^\IP:?0QT(I%0X]?[;@U[IS2DJ<6'7-
1>UMQ#):9KN7&7*:]UAJ+VQQAXQ^?
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<9#E"4V@$!F2@6@80HR2#/(H)#1,XR(*K8'
MV=:U1!4FZTHC.*K3,L U=;#Z)3(L:WROH
M&Z3X_JOMV^.N%-0$7OR"549+>ER\:EXY@
R_Y#^7W\K5$R]53FLA%[]784[S
M\Z1I5A":Q3#)1 Y1Q"@D08J@R%DH DPP-
ANE/1:#(^_U3[OJ,/5*>FJXL/#"
MQW@F!L',.VO:SMSL^ $[ALZZ_3?7
AA6/0G2XL'%%K>W'DF'3< L^[4D_7?
=']J!>ZQ5JG!*L9 MC8HTX5$.298$,O:D&!
(2"2A=U3A)41&)Q"CA]O_8>]?FQG$D;?
2O(&(CWNV. M,&9Y 2_8_>2Z=?
L]565OE;LG)OJ# C?:FI9%CRA75^VO/P!
(2I2L"P "M/?$
MV8CM<=DB,_.AD$PD,I*RGT@41\QL-
^D% M!

[L7RP:"KRT$K=2+=HZ1QZ**LZ9YVE@>ES/
O;R_,7N"WBCS59-ML2
MO^Y5BQ/&B[10LZ?+!")$,2R+)-
:%7#B/4EPF^>R;6-':= D?E&/SM1U*,_[V
M:JG@7BRXKK"?;VAP[=;M89#,UNQHP^W6
KJ63%GE:IH=E3+I$3YJY
MOSQ/?]B>AT'Q,-5+S=\LO_@_WCV)V_K=O/
V M)61PN7?H/6*K$NAU ES&N^L:
[*O5C=$!O69GS[#] 'MFMS@!IG9.
(!B<5C0+ M8S!QXEMP$C@9\<(8.
(8,#*/NXY 2,VX$>/]=S1/28S+8ZDF1SDM/(-
^W*C/. MUM?5):\UF_F,1U&9%54,\X)CB
I&84E3^<^<9'+C4%19:GX>[UV]"8ZTF#Z=
MN?SZ&Y#?WP1&"2"=<(L4B__G8I
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MN*TOV;^>YBO1*BBVZC4S@K)23?&&E&?
J,#=%L,P3#'&"*%-MM[1(^IY;LYVV
M@52C5;S;76OWDKOIN.EL!Y<8
&:VZ_8%@AL3=3]71(;;*28GR)\6_OVKK9I]4
MRN"ZZA+"I2 5I4Q 4I
2(DR1_*G*8915.8\+RC UXC-
S5R%T"8@6IM[.KEGU
M$>@:1+K!,;/S*2TQT4 ?E8KO-0([*EV
+;9GTO2^\+0(28/CZA9V;B&[^2+W
M9=UW\DZ16>+F8<9?E. M7#CN3H[LE0>;
(P:-.F]^;#_2O8%TQT3;&7>U;-8K_35N].CGV\
VN MNRNNEBWA[QY=N&9?5>2KF_/?

F6!E(9)8R B3$HABG$(P;+<]]7
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[7=M7U_4/#ZP%VERPEO:"SN +T'V/Y-
>HYU%_-D'A(&>R1SK2U_8X M?
5&=OAJ[IJ51?
35F']E0O3X%'4G4^OMLIWTW_;CO&$35&A\
M9@8&^J(M.R5J6GHR Z.?
T9"97..VO'\5"WY;=Q-=!UP4BJYQ.^?
ULI(KZL/\ MF[B]7]5/=_>W8JDFT#>#
#LA*!$%ASRK5'LQ81#3,H&,1QG*DRPNT\S&
M*[#3T/*!4@!HN3+JT7H
J4C[&SNOX>MIF#F8%\#8SA<]XXI5&L-
U#7N=AZ7A M%V#[6W7BP53&7G= ?
I7[W(78_%G'F!> Z&>G3 $9Z&P#
<>3/O7F&UY,G]*75
MI$[3,Y3[_M7W[1T2Y%M&_RU3USX_D!X#,;
; M@@;^:$<**96
ULFFK\D!1XO<>%@\W1+CP^$SOG"U2X&
[HW(R_^UPV^F2W^XV
M[V2^1]S&SI%S,9]UM_SQ_CN[5SO]S^1!S
HF"(TK"BN&,H@8IA"G!84I9SG%
M(F,9K4P\]3$!H5UQ)Q+T,H$2:N8PCF)RVK/
32==H9:;QZSUERHLA77MI& M=/*';2!W]
(:3+,QSYO0K[^SG_!3A-FET6Y?X'?
G1W)!F_>ZI[TL1I"($R356
MB3*"BG$4EBF+(:EDQ$1%E95J*
(E[>>TQP8&78AH!"$H,E%R@!(-W)Y+DXR
T MB'T" 6.9L3I0+-D
B=1M_0PJES9N&\S&E:7ZP,Y?

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[R;B5$5Q2FR$46"STJI)M:^KE>JVD'
M8KT]#, 5C:-,0$Q3IJ9/EI!FJ8
H2GB1E[PL8F%7K35.H6FB(A7U;]0$3TI/
ML%5453^VJH)VSDH_\U51D;;J6A\Q>'M@!@
ZWHF];+C;=4W L
M'JL!%]5\J:N+P$KH*E+NM03,#P3G"\)&RIF
ME;@7RV;^35PM6?TP&!3V:
[U0W0N_D/E2M3-<+P?3Q5;S1OYI.!/^C5
,B+?D
M^RS+XI1P@2$KBQRBO$P@9@F2[ZJ,,)KG
D_;.7MW4KL&
M_+30PXQ^5DR3EQ^^/IMR2%I] =<*
VDZ:&?$V)USA7NZ9B=?K^*9V;WLKM]>
M7>Q/N3X[/+&S B@SP$_*D)\O
-7*@DO^SZ>6!T(?DDGE_1U]! 9 MY07-
45G"*F5JKC7F$$<)A:Q(4(+D7D:^+JPJAKVI
_W&Z"=@J)?%C"9)'B5"P(P@#E&:EI
FG$"2B()4B)4H ML:+-
\Z998+?;)B@&L9N2:5D^YN\IF'G5%\'6SJD:1,
MJCGD#A!.,IS<1J]7-+'< 4Z[,>8N
EY;:]UF=M&7>K&0=JF+9KB,&:WB$I9%
MFD 4J?ZY(N(PR4C)2YR1/(]?1__<(?
5#GP18]!>_T/,SC))?[5.QK.68K*]M M8]?S?
G/PA[(5=,;ZC--?Y"F]^G:U@\K_?Z0G[=2#F:
[Q[*068\8'?Q+K^WJP M3WDWKRJQ$A+T-
V+]EQ#+MV2U^J&HBO1A@WS+ZA.)A?
I5>X<93:-2Y(+ &"OA0+_.KIW-2#UA-LJ7TO

-^H"FBK*V"=LH!H
M;77<^[31%PA]+YG]D+ZB6>BMVKIWL@K
MEJ"3DW0Z]F=2^L' MLE6U>P?
Y'L#L#SVO0YL]J/4"@Y[]@7EX.+3'^SM2HQ-
:K_3\^(7JIWK_7;U1 MQ"S"$4:8Y[
HJ=H/J&FB*%
(LZ2*G>5+02!C5^IP6$]AY[H2&:NV);K:K])@
M:ZPE0_IAK,QM[B2"3J1'CO23)ODB23\L9%J
)/_WI MT3SI\H;R27<4R%SFH8^H]JB]+\!
+;4#VU?,
MF1K=$,O32WP2&"W/FFP1!'_X[6D:"XD/;G1
EV=,L;C2O8>ICK
M0&4F.*TH)SF,2H(@$F4!"2$%+,LBYIPGI&+
/
M;'>K:>H!,'OMCS#+;L6WV:NM)/_%/GLF>"
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M01>_U@]"S7AZ0Y9_OJE7J_JO^?
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__/I1"09;R1=@6[IV*4/+
M;Z>).>R9W6TA\,7O;BQW6I9W6SB>
<;U;W\"%T$;-:+RO%_+C39N))$O^GJR6
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63GJC;]O5]KE6-VM-*]65T? 9Q7"9YCA"4
ML5RAIM0)2'"$($-8%$E4QJ@R8JZQE!LZ?
SPD#1PHHNMY-JHX$KZ>0=0LZ@N
MDV6"> #14&Z 4;J6MOIFA#TC]67(8+$

M/AD]0SEB!8M+B
41$)&B@"4F*8SB,BH8RHHJJ?
IA7[<6GF645D8+:7<8V*V]
MWU$MMTQZ\3L!I0*6&\N1L%,JD65J?
#G+F/3D@D(2$0Y1AGA$8X%BP3:PFZ?E
MIX?
=,9D/EA+\GP;H_PQ6K1;&))*>GH3A&R
\L!Z[U+:S*:O=V907H->O9]SM M5?3X
O$"E:_WRCAEIGW=>
'NV5O(SUW=7DZ_U#7_:[Y87"
[50$OYQ9TK\9K.
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S)2?Q>:6(8I7^K;88Z,4]H99_6,N
M%GR69WF"B2+.5G4NB)(,JHY36
E,:51QFI163"S^50P,A/@&9EYT)=%
MWLZQ&E%M/1MBJ)4:3J()/F4F'*:35.0X*?
B*ZG;& &Q7W3-*DILS5R6-]5*? M2[4]S5=-
\R3X+$,)(2DJ(<9,1J28<%AF-(-
)G%5R1XU91KF-1SXB)[!;;:6"
M1HF]Z(==S[5D^SGLYR
S@+#S=,IOTM4,&/MF%8L3RC&"
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M$$C_GW^+\^B_/M?K

M]H>6^K;]N5ZV_ZNX4;>Z=]GR$ZMJFB=IY
5\2P(N'=P3_:=@ M^E>?
2*,BL\]BO=9UBUM^A(O!8[L
6[/:&RG#P$;JEDC<([]'(/!],7CX5F]: MCHY
X#YCX0@EQ_',OB_S?%+4JY?
\8;Z71"U/Q86>WK:-9,Z+1'L%9
/#MJM;LZ1$IORUBIDHLW=:/G/UPRUC+?
M;^> MT8I$98(8C--*
[AA306")*8)%'D=5S(NJ2#*'TPP/JDUSJK&;/&
]8>M?X% M>,8 VM9/.+2B^GAB/C)Z_AY
N!3>'MZ@UU)^>JNG_M-4.3LKU"9)TIEI]
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M99P4=N<@!Z0$CL74Z2[?R
6+K6!;#W<((1;'!67R+9/3O)((I14L\Z*$B*1<
MQK6G--KH>O =-\D?
U+'!)U&YKQ"YQ$ZO32]@V.W1"UQ
7\H=3SQ!!F;[<0)
M=/[ND_'_&!LZY/HQO\@M%AE$-
N_$XTJPN=Y=RI\70D<^2W[YH.I)_D?_7@I_
M%*OUCQOY]5%TA*J1[5'SX90%+Z.\R"'+8@
0D-,DA3E*6]_9TS *#E\#3R/:-@YLE-
!$C(&]KIL53CE+3)2S8,3#]4NF%R MF0-
WRA?QV/+R-]>5_+D[0-P<'I*(Y-
P]IJ,>,;1FAVS$]!I/A:.73^O[>J6RYK.4(AXG*8
ML"R9W ?&*:050@+CJN3<:E+'"5DO44!*-
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(\&C+ 3:+Z"<8?&ZQD#F,FR^?APH%
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A5[$S0D;NN09>CMD%NR7HK?NZG M$,E
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72!07_0IBYL]?TF"TK'5[1$W:?NA08
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5&BY#KO]J^4WT;3U]'-YM^]M,;WB"K]X

CZ@;[_J!8VOGH5PNCQ?X_*)QN"8 @L-JE
9Q1.9D'L+_K M=(D
9XMW,@'N=W%PZL]JD'\5"]|^-(N25*!"%%
P51J,40%)&1'(2)7SDF(B ML'FV]H2@X(7 !
[H [J5T^_K_LY 9^%Y/0-
AYV8.5_[]J*OSV"Y[LMW":GG!P M-CY0
,C3WJ[4]=/Y]<,K-CQ8":?=\N1O"$+-:7NZ[V0
;&"7IUNZ=1E M3
7'/((D3P1$:13+4%,W8*8L2A.1E8G5'.1C@@+
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['S45[F&6T+HN@)=$IPL-
GQ_&S0N0(^2[RSG.9L];96/BIETBWO.V/VM
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SZ)F$(7XQ,+VO$+!H$3+ M#0C8"
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MEE\%OYLO[]Z)9GZW;"EJZ@%9F%)?2'>
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V:_1&J/(ZJ=8,1P0CQ%-895C-
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OL5)3\INTA$,W/JOJP4T.N*O4U)?
7;Z^DQUG70)#5 M4CKQQF-[@>53,G-
'+X.]G>:F"?NM4!;)0 K19 J0&C MQ)J@V
!*,^_H'2 [QV> 38#F4RNC_?$!&\B
M+:STW2UP2N3+5/P;@'"T:M_D6C?
O\+E>/HJ5W#T_R#L>Z!#MOM:IJ-21(H5<

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MTFY/;:7T=?6^JP:109?
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O>6!|D##@<<&O8YM%=-
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?2.JF)G#/"YP7G$<9<2| MW?
NTK,#N8N(7JK"W/&ZC.7^).57G;4>W-.*$XX
M*$._@HD6!J^VW/2+G!P2S$-.D0N^>PSEB]
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MCWH[&32L?,:,83E"("
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M^=W]6O#+;V)%[L0_YO+J&
*<[B4C">P)1%%42H2"&NL@RR*LYPB2I1BM*
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^">KOCS,?M MY.G-LEHWE_R?'Y;;?*
9+%R=.!RR>H(Q)KA.
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;@M]5F:7\I];&?&F:@G1^J0; QV[I
MFD$38.E:6NZTE$UE3+:T+8T>+G7;2]WV3
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(YA;1(,YCF!>DI"S)4YN]D*G@T'N<+HY^7*I*
MA]>+A8QPP-*
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WD-7EVRJUOWM+FQ- M]K1K,!8[Z6[
%HS]-_Z>I>A8&H+P51/T.=Z2=3Y(EET95-*
1)FC$: J)4&=Y MC#.(HT1
$N.$QUF1I97Y2,?C<@)[B:U@\--R(]IJ"-AQB
R.V_P8;K?LAS9O MI?[L4B)^PGB; 6!>0'"
<_W48#%]3O\Y:=GKHU_'+)YSY==:&W9%?
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X+Z0RW%=D&/,>IF04\(+"V#G@&,. ^!U'(!!
MV2ELS?<4 !F+G30 L@5C/P"ROMZQ95G-
W&XVIUS;A-@LX3EE!<:PB$4%42%]

M#*8X@@7/,*-5%7.:VM7D'I5ELQZVK/F?
NL2?;L!:X' MR:OY-Z):;V5P\E OQ9JL?
GRN5<1(%FV]R_NE6-
W]Z/C[9CG.JBRO4IA40JAJ
M;PX)0012C!%!%:K*V(H RU:!P#'%5IT+L-
PJ)']N-0)$JW0!A%8*/+1:V1X/
M6X)NYAU"0FGG-
(8H#G0!O3)=B=P%:/7IR4U]GMJZ0>'M5-
92_,2GKF[@/#]5 M=;R/XW9'Y6[>J-
Y954,L@_EVSNIJ);]YFE?
TS8_M1SIRNLN_R(JWI" #TD?-
M9GQ[3Y;7C^H6S>^B6:LR\1MI4,UGO,QQ$
$ FU72(\A1%)6$[5I%5<
MS);BCLB+##=,$ZENM*)QNZ*'!A@O[%:
<_73XR9^AX>;K-3T7]XPUU/J!H0U@
M8(0J'AQ^KB=NU)9<])PY0U+4EA=^+]H]Z
[4A5^<0NM+HR8UR
M3O(XA5FD4G8,JQF:M(1%GG"A/K"O7F!)?
MY;7#5GJZEL-W(-_%V+IC84I'Y
MPF8,&]D8C!PHR4Q,/L]*=O(N$Q.3F5CTG)(
*_F=_-V^+P,Z!_F
M;>5T5Q)!XSQ!,:]@40HDHUSIZ.0/&!8)%65(
"5R=FDW7"[4E
M,3N#EEF(Z1,#>U<'!J+!0':
.2NFAGKC13LC;F*N-
#/CG_.G&5XW]CAINQ%_
M)]8R^MJ\FJJDXDF%$(QX2B%".8*XS
N8Y!4M68&KM+ :/7Q>Y&1'1JZG0$>Q
MLCWW\8& ZTG/(($(6NF!MG*FQGH_RSDJ\

(5.;\X!N+M]\
M7_)W9"UF6967'.$$%IG((,*57'89E__DF*4Q$
[I20P.NN$PM:N2WC
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==DO1R63C!6EBTPE6
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BKD9\GBU_I!J 3]&[+\4S>QS^((XPR7$H!$
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,Z' MO78+II,(E$C-
;PV44/#UI.GV+)UG[/+%S'E,S+1LG&>,?<;
>>[SC@PR\P?Q M3FCZ\F96IB+-
"Y;"N*IBB,HLAKAD&%9%D0N.LY04W(HE9C
MYUHSPSM/NF0.F+2_8@Y])%"G6W.L"4+_Y(
MO5SR&_FL56SZKGX@\^6L(BPODR2#.
(U3^;Y*Y4]%H>))E,5%)$A66M5=A% R
M=.I?"09*,OBC%6BYCH,\&#.'\-
)P6YXQ6"#MOU]L!!13]8:YJ/BZ^L!&@&S=
M\S5&EGOIZA>AJF28ZA!8WGVJ^;R:,ZU9M\
DAQF)8H@4A21.!48RO_/
M,I+RC"=6G/D&,D,?
L*C=ZHX*8*B#H]4^'X.9RPF(JI,7:BO>=A0"
MK48]75LW)?.96A>*!\^?_M-
V_KKV(AF!35,5]9SQ:QN6?HXI\=5J%.)Z"4
M^:O^E(A"Q_@%Z[LUQNX_[M[=1"0F?
GO!Q1"S",Q
4/I[(,*T&3U6ZXF#\L\'"ZWF6P0/WP(%9L3A8
Q5HM MT^NJI9WHFG]9GI

,I1@6F=PJHH0S2'/%M(L+FA5E%47(O%?
JC+#P'J63#CKQ MBD^W5<"&:O\,8F=|
?)HX#"$9A8SF.P,S8
MTS,)SMQCPL$$9M;L3B'X_MH|
M8MFW['Q0,L(H.\I9E*>TL.NSV -.,|
(@C!/$\01$690%S)<(L($55E
MEHJXH+.UHB5\-0]@H\PKRL%Z%7RV,+@C
MQ(A;^2,#:_J)5&]^_"KXG59GT?
K)^_FC+I#.\Z*(JD)NM66,!5$E_X,%Q1#'
M&101SP4B@EA- #\L)K"+T4*AD@KT4?H?
2C#0DJW+W@^B9.9#QMMNYR.<
MS':H03]EE;\0A%,"ERQ55%,T@HS6&)Y?
8FPTF>YT8, :X*!%[80P*G'67L5K4U
MK&;K/218EKEP\1:LB07-:B6;
<5YX)W0\FRG*9IGF8PRM5@N2HI(4F3!+(B
M1CBO*I0BJ]F9SIH$=E!Z7,_HK(LAJ,ZY%_](
T=D+[MKNK)#&YZSP26A#_6M>,Z&
MIIQ>0B.LL%LP?26N/\ZS VH[5^5Z&
[FIVI_R^ M$:92@._(FG3L@#-"A-
RO%YE\X6@"39% S#
($:9F+C.4%X851F_4Y08$71BL:
M#&0K,DD".NGF/)HGP3J]B'Q"8+>J7*VWH
1Y
MMVA1[K*9$+SY(!74D\.J_1&+VV8PBY">%K
M55

)WOX] STS'!-/*KTHM5AOWW$UGHC?%E)?
_"E>A? MZR=5TWA#5NNE7-
WW\|>&=*,S;LGWMO;A:OE-;JKU#6=1SFB.

<@Y)JL9OBXI" M7*(,"I%2+(J8D@+W%
UGHN^@BAJMUUWV!LNSAHUFX+Y5#3QN
:_(=L+9, M2 V.>?OE$LRWZEETL(1[EF?
V%2__?-S\::>R+M3Z:<>
[_@PVBH/!\^M4!T/= M!T.4I/I]P=?
5*WN"%MU+K^))NO4]W=X+L!1KP$AS#^J(
Z MSJH6>[Z4ZXTT OS$1?
O3SRH?/%AUZI__VGP#R,D5W'X#:OT-&-
YB?4_6W4U^ MM+6
]V4P3KSM/41S=\\]6T%?\PG M.
[["29^N5RPX@CM=9N&E>2\MN%Z]O5?
\J4-UM?A;'94/VOE8I^:(*J3Q MS\ILSS3I$[!
[Z4\"OL\B!SO
PE<]&.KS6LH@[."SJ(NPO+'#WDQ5;C9M.?
GU MW.I&F4WU$:-9)K)(>M:(
M11#A/(:XJJ3?
37%4I542,6%.@.!;N]"EG.Q>\">Y@*\KH,)$U4
MHMLS[I:ZC^]ZJ3_4<8S\GW\KD[CXKT;^>]
N90*T#K^.%U;*_]V M6X,!)$!B K:@ -*
O@Q[@(O%/L'[-\-@@_>2S]O.Q;=/<_-
PY;,\\2PN#SX+
MH)4&2FOPA];;J+AM@B=EL9%[R2?
FMG_S^^0\;91"P7AR?^1=Z'3;HE!X[>R&
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VY)_R2GF -E&% 6Z:\!@$;"X VP;)&R>O3--
LRO=@SLGNW;AZ/C'FVF%_T
M#TAEPH8C6#>/J%[N/Q*;]ZI]354(-
'W587G5;=K:K1"P/JOW"B+$S:^W(^.W
MQVT?OGV>2S7^/E_?

UT_K+X+P^>+'.R']W(/T5>J ;J/RAK5C3,?
KU)@#S[NO.M")?#_T\Y?
>WA*9DYZ6NPMRX.T M;CN5 !]^AY^O-
,A_M1J"3D4PU"X[@Q!]NL/-$\.V(-"DWI=?
P#NNUJ/=_8Y
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A!6Z$C65TMSH8LMJQN;%L,
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OO^N]+&8V'2:4N#CJ1Z#4.E
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=^>+@KY^%^FV7$/UM63W)C;?
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M@[SPBR)NYYZN=@L\!N4ZVQJ>JV$H*E66
^@!F01-4SPKB\SPBSXS MM]1PF&?
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M^KE>?WVB_Q1LK:9Q-
/(5(W750W*W<=4,*6)[5A$H4E1!E.,,EFF!
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M@P;K9*/:Q4XVOWTLFS^"C>+Z#+9373'OM
+VSS?G5\H7H MZ() ?9RO+HPX;^0T_Q!D=?
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*'>EPQH,9CB)GA&XO39LS'E8#*AT/0AS2CN
RZC]<:ZC2YUE'MVSLM
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M6!B9>F_>B5F!DK(DO()YGD4092B"5$013*

"\!2Q*,J,8CI[T8&CO%XT6$FQ MH-
%,ZZJ^!M!ZM:K_DC[1VA$:@VKJ\4)
9>O:Z'K0U7&Q87 %2H^+MO>*@ZTJ M?F?
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&.@1I$;*TVUO[[:!X5O!O>;GS4=R@:8C,5[JX:
M5L6"BSR)((IP
A%*$2281#"B:E<4B3A#1BWLQA(#.XZNNZ[
C M.G\PN)S7#?
H+P49^%WZW&O@&QOK\SA]
8P[R1@#ENQF>
(@)\6==/\/!88LX!PE+EV_GUHZ=7I9V]/
M;WC,#%]TA<_N/RW]X#'SGM$)'OV@FQ]ZM
M*DK5$K(T5H04B$,:11AFG(B44IR6E55%JI
MA\;2-
3VK>%+O5N3A0OWP6*]40*1HF1[4C__3;@P
6]&J?X?B&8+CGM.!&/ MI&HW?
^NLN>C+4G=NZKU1?
S"GKR5DPJ3.K0Q(.W[O%'W\L?:TU6E2I&*@Z
; M]<10&;&("(BS+%,S*N1/:95
DN=9B@L9'F,ZEIOGD.#7N5FUAL_,IX4
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]HLRK"."L%@25CTEW$$848E1B6&*O]3)I%
M.&
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0)#E2Y IY1/EGA'/+RQPMO*

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3_4 M*SC(4[SYH?\
(;NK5NJH7\UI&_7==19BNJ%!IBR_SYD]52*K
LF"=VD"%69 MNR8-^GVNZU%U4^SH?
F6SYVCFJ:9X.G8.[% 7SW33*L;?(-
I@Y8X9#N+*KL[>HI+OMQ,''KC'/8XR]
MOSN4Y\@7XE]DQ>5+[.MCO>Y;Y-,H+01*
(4E$ 1'&&<2,"BA*)*.#*,X3E!N7
MXQR2$/CEWXEL!PPT4JI%EIE]RSW5Q9PR
M6IE15)54$ $K4C*(B(R7<48+R.
(XKXHR0@5/;4+ERJ?'[*]KX.LNXGO'9EZ>%E
MQ9>KU>WJ8;GF'Q;DSBAF/WIUX#>M$@J4
31F*GY9\)X+Y;; MKVN_O8?
\N)N73*^78XG;CE-!'S6I$T(?/Z3
MCGGXGA'ES98Y6,D;W?
_X*+Y)N[_/FUF>,\9I&D/"5(-+1"BD:4%A(G".
M!$D*@JWB83.QH;?9VTE0&]GZ[?+Y\G?
PAU+ @8Y_*
MMC+65^+:3.BT:6HK()XEI>VN=FT'.3UT]G
(DS2"*"?R M)YHPR'B4I7F$XCS+
[%HB+*0'=B!OGYIU_2!6<-4-
W=#YS'F];"S[:NT@-=QM MAP+*<@-N, S^
G3*>&1_' 6#MT8-&]D3-

W$XP/*\PI[MY+T]U]ZIW
M:4&C.*Y*#GE*XA+B/!:0D8*EK(S+THYP_+'
M>,OM'(.#T=:+_[1-GE;Y$2&3+N?
3ANZOVS.?=CB&NQ$KW74OE=7S][X(Z0/F
MJC%&IP5^6\[7/4,Q+?.(I F&
J=R*Y%E#))$37\OBEAN)G"$8_,!>.9R R_A
M@2*0ZHF07[[^9M,=;H'@F31 .%SL%OA !]
.R=QJT=8. ZV'R]F?!5H6)X)A M4',
[)S1%S]/YH;WI)T\5+6XWW5FCO8T[)Y
.E[N%.JKP6JS8G"R^"+)XWRC6
MR$UE0Q57-,_5S%
"49(5$..40Q$QEE>$QHA9$<4>%Q5ZZ_3EO
9?2[1S82=#,')0O*.P<
MT"X*0[G@W2D4K%V+B7F>7,=)49.Z!A.C]Y
MQ++16]>]_8Z>(/U\!]0YGQ][[3XJF"DISB
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(SSX61SI2M82V6!TE8S-C0O/^)\/);AR
A&Z/;2 M# 7C836@+? @Q+
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M,;/6J2GDS*TG:PXQ,W'8)&)XA5L8]4D0=9;0
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()ECC%$151P4A$2I9:TQ6Z*!'8KV\9@
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:U0]DOIR5F&4I%A2R*)6[#9JK4>.8
M0(%Q1#"K<":LHH3CHEXH6]8*]Y
OZP!SSYC9P^ G9W8. 2]9LUWC N;-.D$O
MGCG;-=@D=[9WA4/UTB]/9$66\N%(-
)_(]_G#T\/[[X^ZLOZW)9\W

M3,UQ$US^;KZ2>Q%]>/9!?FUN[U?
UT]V].E";905/RXHFD,@WK=P4X AB1ABL
M*A2+ E>4$?/&9X^*!783K6AP6?B"<-NY
MHXV28*#E!>CT!+VB%V"HZ@7H'M#5LGL
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EB>KU'S*FZZN+0!*.Y5P(>
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M*5FH-G]'QGFO#TE$I.
Y$I!BN:%7E)RPQ$D,*2)%EO%"5$G_D-XO^?
^J1]3K M:YX"6/)7]G3,SL->'&_+M]^FXN4"#
(_5_I(J@Z'.[4%; W:U5LP+G=I ZWT! M-
IK[+J0)BJSOT09>=7R920@A8#XZ."&
(,$<:4#U.^&/=-%W3'EELZ;YNZL6<
M_=CN<'E21CDK"ABG-(8H+TI(2,
(ACV)"29(4:6Y'#&HA// 6X'*QJ/_2/+B* M(*

<;M:TTL^41M +4S,N&@LDR:;#%Y
)L%!EP!H(_6EW"<,RX@."+CM1&]+0$
MI0Z@/,L=;G'R&C_4JXKQ6.LW2"_7NXZN&*
^<-<=;I=/@EE)191!EJ8,(I3' M$!."
*(1.5**N\2E+*G09&^=$O=*
*(UB3^]U7>T%*NHWM_<";.-^-0BX"S+?*
M$%F MHS[4'0F\K9Q_94+R@P6"U7<8ZTF[
MEPE@_4)[-'3U+,;M/?)_GY;S>K7/3-
DS.R6'887?*
6%@Y^2.F1^@C<[0_NYJ2H27V'B='[
MCL#H&KM5W:S6LT_SI:HZZKZ4(DHCQE,"
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MI6=W#KQ>.UEFR_.YV:?
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M43/Z97+
*PZGK5T#ZK*16[%5_W8C<48(36!***
(:HS$M88L8A01&)RA3QB,?& M9ZT'! 1>
(6V)%NM$6AP['L+"X'AUI(5VRZ8UKI?
FPE=Y\(F;'ZV.M-:1HW)!
M&LW<7FUHY58;VB_0#RU=UYNG#A8U4;7
M\\6/]K-M ^O[C]=O?4VB.H'4R=/:0]=-
*=U9[0NN=D]I3G[,O);M=\=7AL[B=J**
DF5>Z'7 PC.^9;1Q=IZEGUP[H $'9K9:56,=
M-\FIXNK [2:KJCINRK!RZL2G'-
[75\MOHEGKN0E7R_]^(HMY-1?
\LI(>CBMG M^&O]I)S;#5FME_*[?3]_;&
*])]S;_VI=^#N[Q6:QG*4.DP*
6#HN2YW,RB!." MIS!-"*Y0'G-*
,"^/7O7_]0B_GC6K@OM4-

/&Z5NP!K\AVP]EBB94A^>)#;D_4/ M\$7,-
WJJ D?
PT_ YMS))HO]Z^^52_Q3_U\]@^Q'Y,EH*PU
<=HSBF.2U@
M@2($$4U+B!,1PS@FZMFS*BKEGD?
5];W^)[W1TMS!Z9)38OF\OUR^LH=H$)&^
M[*.Q>^T,Y$B@P49;,%B8G;Y@J/"%
(H+J#U&WG1E7PV?U^:6?E45<_;+/S"TL
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MN^*02%$1;/3TBJJBE.G'T]++^H;S&?
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MEB()*BL)M:H"/R$KL ,=2
8K*1H(+5OMA1_%2N%L.X+Y.&IF+M$3%G9
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^;BDB>,I&I]HW;BHFF^BKMVKKN:;T"2
MDHH,Y1"53%?.Q9#D5:(:]
(HT+BJ&D15IY$EI@9=V+\IIKLIIF,Q6LC?
C[=:R MJ=WN1*ZG[/'-
Z7I0ULO0NYXR^RC3Z\F+'$A=
[I=W5\L/Z@U_V5Q7OS?KY=V[
M]75ULUK]8_7^7^L?EW^M>"_S:^6;

[^M^#_Z&A)3>A?'^P=>RV_[AOUA2P+1
M">;?
Y1M;Y1M4.*W^K0=%M@%UU]MP^1>1.NL
K/70C;X9 M[E'/X3
L?,\K02G]U^TM5WS+C]%7?
TK=_.FG536\DPHFK_KZBUYG*_)8E8414HS
M"D1I*A=J)BJ8"L*+HL)1F1F1R7O7+/1+>2
:QZPD"T*^.A95%MZV&$ M;:+0WR,R\QXO
KR=V^E5;%'>Y:K=JGD!AMI=],24RD6U"OIS
MJ3/T#N>^%_4OP#Y!H_>^[[^OF)Z';9IVV;T
[_UVLV+P1[=!T\P3(GFGG
MTQKN5MDY#BT'&)IEE5TX;(%3SF#O5I-E
@Z;,-S?'_F$0_N#KN%6Q:+J21PX M
8LPB6B65#+8KQ1Y?X(AH06%),D)2[E
46:V9 R$!5Y$;;GZVR_O+4J8S\%S M9D5Y-
MINC77V;B3;'1/:8V%1F^T1$[="ZW'8V!4_&
MQMCT&M/X-
[FZ;I734?'S"=B*+$[310VHV%"4)O(%
M#I,D$A#1)($D)U1B%ZE]5JB''LG3!
M\KF9Y0\"/@L[5W$"Y* ,9HX
^*J'L)0^;86$&S3/:B8<;S,^1WI#?NCBC_U
MZFIYM93O9=&LWPBB6,W>B<>ZF:M^IC=
[YERJ9*!?>$IPW>]NG-0"B.26;^U.ND
MVBE5WSG8 -PI!GK-U!_?G(1W5![3 9P
64L;+5XL1^D U:F,I,OM1D=NI+G_
ML*C_^E7P.R'OSA9/7/"KY263^]PG'6AT3#$
JKG E5[$U@F145 MC+*J8!0)CIE5T44@/0.
[QF$4>+,24#>ZZW*I1DU-
O;Q^>P74\P;***"L:D!K MEW,>7K5\ MJ1

U!-0G0MD@XMS>"[H-
7.XS/PK2B&;;W'GU\$CF*\%54FVNS\ENZX]B
MB+$H"@%94B80%=+K8Y$G4(@DRTM4$I
B%#G=0@JT\]#6>)JY MWI HV?G4T]W<%V
7P(^G +1VCJXH>/)ZUN(G=6>NX.S[*>?
[N#F@7^J:_S5? M+*1$&0#+;]IZC5:>'\?
P3_A MJ0?F;KMYPR/30:P&4&MV& MT&
<[@I7IWCH3S*1.W*1@!<7S?
@6[R\-0B7U]HHWXUY.J,A05>5KHR2C
M7Q8MH^=BYJVF1MOO;LT":.\47#;
(3,3.9:32JR+NL@'1EM/+ZM[N(=G6._\J
M%ORV[MF0+A_JU5HYZ[=ULW[_767)I*Z7C
KM88FFO-F,Z?Q0K[:#"S?W
MZ2F7Y/N@)5SJ_Z+:E2]IHZ?TT/5GO3&
26OL(\?7 9)%>;*5K Q%G36 M;LZR>S:SHY-
T[P4>IB9^RPJK3M-
;O8C"GN_NK0=S("8HN6E&F@=NM6"0RY73
MN/UT33#C,=CIC_%P.U=JP9K]>5\OY!5-
FXO;Q-LTX3%CK(0E3P5$JBV ,#VU
M'94D*E*>)E9IK^.B0A=_W5Z__7]^O?
[X[OV7KVJ,4%S\%WC_W[]=W?[#EE_P
M*%9F>Q,_"-@YZU:.#-
W7;>>TKHQ:UVKP2\O7XS]F-
F25WN>C:)K;>[,DT_RD_?- MK*RBN*!1#
GF$424%3(*1!CF(BY)G*
RJXRBP##JA,5NX%956QV5%)@%_OY^O/5Y
S*D9CB/D)GS
M\V*WG1\;B.S+UD,$86U*AV7[N7]4HU\;G,4
MCU4HL <8T(AJ_2[

1D.5DMOHN'E_@S^V:H*!GLZ\JX[/R32ZF@Y
C MV%
['H>6=$=91G1=BC1T'WG%FV9'W=7.H^IY<
M(8YR#*.44D;2(B*%U=2+PV(".[];L7H
'6BFG#!G<#%S2^.MM*KMAY;>?IN?
\'F/K4Y_QD -I>5)VZ_2*]I'R'/C'U"NV^
M9@47+.-%!"F-
5.5BE4**JQA2A$J:"Y*P,AZ3&3@M/O"*?
%L_T/E2AXC_"91X
ML)'_'\!G.N$,R&YI!G_0C4T_=-
WJ[3',+HX3I";,< B4LC@C_$53&6; G$MQ
M&-[%(?
7QN5Y>WHDE^_&I7JWOR)UX0]B?
PV"]6QYQ4A8TE1X\Y5$!D: (DEQD
M$)4I+\HX3?/8*#MI(S3T46V]A$2K
1XZ/2#5BKAE.4RA-$AN! #(SK\H;%H-
M0*\":'48[+E=*I]-0;)(800
RRUS802:IT2%I=$G\Q.F]YHN+6%IW4XVPO
MQQ&".PTT@P*;+:.:JJAA]=U2U=3\6B_45E=.
M)4M9F52\P@+W9!^W%C,'G34R6AF[)""W].
%QC% M8-V1
SK)H7X:9(]C$D>CXVN@HKLBTXY>'
W8LR&-X^_HYO$T0>1VSLGU7TL9
MGPJBZ)+4J_)J^?
BTGB$A/442"QA5I3K$SI%R:P7,19K&:27_2*
MK[^\O[X
#UNA8*ZDVODM(_#,/)1O2.Q\4;FJYDUW/
MR>+#D_18HJ!V,XG;=$=**58'EIX-WJ!
M5C&P&8,P-

;X6F]II<';;Y[KB[6GK.QZ:D[OA$;>?;H,\'H.=/;
MGYA%:<+B''%8D+2$B!#Y/F%(P"K)&9?
Q:!)EV&[JEQ_%;-:BTS P39T,[M5^
M4/6,S0<#JI=B/(6=R[,PBV*GQ]?
NG7*8QFX$ZU!0EKL1T(7CN7-1ZJ69[D8
M:OH]5)U^S775685WYB[?
W9'4GFAEA/%'GR3"M MLEQQTF&
(4U6%GN$B*9,D2:O8(3EIJ\5ZU@H6FC%$::5
>6EEC!J-11*'9TZ0I'_2/8J@0Z
MG3QRICNBX8LUW5;\M+SICN
\8TYWO8\KD<$3PE*JHC&.(4LB:KV7!I' M)
(>4\C1F)2Z9V;FTE=3
V8*=MK6A%O_>\X/;;ESM,#7S0-Z1LG,
[7D!R8(*Q M,-
H;*8R)S(GY82Q@>$X58W.Q0SJRI1[\0!
[FBQ]?1#/G[0:VJRQ@<9S@*.

%DEF">E M#
9%!%&4<$6=E<&JRO.RBEB9BL1L6^T7++>
>H/ TED>L]VEA.?, M=\8\Q^D-#+S$F>OL-
T:4 MS$IX<,^VFW-ZZO0!K$T^K3J-
+%:X';8&;B\87G9N< N4% 5Z1?HL7:*^$,I
M SIM;#RC'6X6GC(8?
FZ>TR^.=L[4"8J3SM7NCM,Y6R=+=YROVQ
MEV3QHYGWA;UYQ/,LXABFI(JE)RXS2$I6P(
'(MOQ0+2
MR57[4D'8/=@>RHQBB#Z*J('_#8.3G?,]R/@
(U^V M$WICJ;'/86!)A7WT=B])?7W.QC-
4UV0)I@6-(RXCS.,/JT4??SEDG^6

+7_F&4$%U'!(\BC0KK*BE*("Y3" MB%49RZ.
(5XS9N$H#F8$=85^VLB%L?
6Q5L7.%)MB9.3K/B-BYL4V[],T9$*R=
MD(59GER,B<1)'8@%!/ONP>92M\4_9"RZ:H
[E+7EW)7RPU M0^22ZU^_(8T:C_7P*):-
#O9NY%>ID1]K"WKT0=:UYCUJ9IBE41E+M
=<1 M40PI22AD<8'RB*1)B:S<1E!M
SN<#9N7^H: >:<]>'Q:J9_6:G#'-[*:*W[[
M1FD%V$!K*C4UC4DY&XEQ.DJXA=XTF9.
[M4\/SOWV*LM]YG]8U-'[5KMB_9_
MH5:T+_ >$CFIS6E?
*]EJ"MY_%RLVEY_WYV50SG6#5^)X0RB#*4
MPS+!.614;
[\CQMBF^]OD),I&N$-5I65X.5!".8O'3C;XB?
1ZJE_S3KN?+:K4 M':
V.9CR#I_;P=0&G7T$>TWT2[#7Y0)\#@B;S;I
M'$D;_2N(V'/VK8YCS/("WG8^N6[=%=%5]E:
U#@:FM:%CVD5-4^O_X M("E1MD0!($A[-
F)WNFR+R,P'0C(SD9?&?
#CUQ:QX$Z&0=L@^3G\P$&FE2RRJ
M71*W_)5:D9155?Z0:J3^FZ^;+1@=9]L5
MEVOONL9_6M>;2G\]ZUU.K)!T]D/J?
^'LEM.NNK3T_3^ %=KT)O:T.,?_,\6
MKY9B*4^F?)O+#]7+V[4^J)_62OF!O4R@$/
4F^< MHQMR ?IY_G(OCVX"^$-
S#$R:N$ZZ+S99:"^R/XXI:R^P3Y:Y;M[1'$Z,\
MQBPZ[Q@=IMSY7]XUQ"
[*ZGY_-5JNREO5RO]WF#MS=6UM)\6M"
H$0F&I, ! M1'F6PH*2&"8Q1Q%.,Q865NU-S

M /]+^::V3; ,<36-
P/M&RS8(OZ,/]@QHM!0+8,^#S_"\C(O1&1&
<.TML M\3Q.;_6T8X<
SM2@\#9A[2U>_ZGC-
@N"281XKOI+I1PBE*00J_ER04P0C[(D
MC*E5IZD3="96$RW5+F<2*+HZRHK7X&.I
4?#WCU_??ONH_QW^ M_:S:"@
MSQ)GAC\]HK&CM%?OE]H1J-
^7]])%6$0L3"-42+,\$JKC=TPACFD.Y5FD7/L
M61ARZU:.S\C,<2)!CRKXHZ%K63A]
B.S8SI>]4'2KVAI=MTRL:+
M,Y01'L.@[;8>\7O?!B#9;2;VFM=L4G4(PV=I
(_M_!*
[XA8BWNW.4K,*F(H!RN]_DW\U;J>TQ^GKN
Q8F_$YHL2^\;G($;L M?7$WT_,P\?
NPM7GWW]^7F[OE^FK-_\%Q]3M?
WMY)=7[Y77)SR_^QE(\LTBR.
M>1H5,$^XM%3C,
(<$AQ0&492D>4!X9C]=W)8ZTF[RIRJW\#U.
@A/8*" MPR2),4=12G!D%7,;P\S4F?
1\V#RCX:L\VAI5YN[9Y .U9,S_?U
MLF?!MA'TG"5!AM,<9SLTWE.7"?
C1\:5YO<>.=[&U.2U99"'@N:\2*&B2 I1"D*
($XR#CG+>)9$
MJ)"VG$M=\@EZTVLWG8S8U22[U2*?
PLK,JO*(@)U.V]4@=\'4OB^ZNVF] "TC
M_DN4STCLN3SY%+47*4T^(_JILN1SCSEVZ
M7Q 2%30-$,0HEZY;&"
<0FI&U.@5,CPXX:T.3 F_ G

MRU[[IAB:*84I<+'3#B(@0S%!PK;CY^?
H^#9?'+S>?>A2_M!WU26TMY-32;QQ?
2XT/E<_,IDY//VH(W=$9HAYOX811NX
V42S)QE-U$V2 MDVM>5, .E90Y
Q:XTJ1NGG M1ERR[THSUF]5M<;=E?
CXRZ]OU>\[;_&K//T+G/
"!ZJP+:,,HHQGD$2A_!^: MB()CE)#
*F#CR,?
$YE9'ZC_(TR#ORN"ENK*%5XSC34#:):79D:
3KZ1AU7!U M 1JV5#V08DS_;1,*U8DJ&^?
E7+W%KC+X(UY6
MVO^\ZI4+_[K$9+E2EM^]:J=Q)43--
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M_;7CS<+GV574[_CI]S'[4DJ7:$O^R:GN6_<9
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[Z M^EQ\W)7?
AZ8C0#>KCB0Y15$!"Q9B93=B6"!"8?[
MO$,:+W*+=U3,4W=WQS_L.J"VI']^Y5UHAK
_)>H&S-_#(%/] M?T.
(.!40YT$"DS#)8TJX_#>RFTY[CN3$A[E'&Y!'\
&5Z'ZN%XS% H49AH+2 J(P0#"/BPCF+(_B
M2%W5V8VU]L+5Q+JEH:>B'?
A@G$BM)LHS=1_5N\M;JM@NV.XGBJA[//#0
M0L]URUSN^&;8B)'7?L&4X
M$L;A6\2QB[MIX.?SN"[_6M8+(?
(@S0,.,4YRB!*2P3R0KI7 0M1G/,DM*IV
M.4YF8AVY'P-W^?!0E6J\H I<[%@ ?
R@F+*M63@!FIM#&PV"GH<8B8*UVA@7T

MI$=.$)E5,0P+^O2DG_FT:Q2$2@U1|_>|^>
MSAR(L0'B>63&ZFD[O5)7F\6[9IC<|CO_(
2GF\;7NQ*7K-2S/]I63BBE$99F M (S3*(:
(%1G$84YAEJ6,I'F:I"(R,0_,24YL*NR9
T7%VT\0G6%[CBQ;(=E M@>>P[I@&)3N]
<1J@T@8@8\5A+_.0TI"K]12&_&FO+"P(S:
(H[7OE(3#D_8* MXG-
9;6[QK;Y^KZ_67Z6+\J'>R)?
W%WS/KZM2:J+-XXUG+ZA\5*8
M[@:1XVPNG3RA3"NZHPI4(D"Y5F:^^HGV.
M5YNU_K?
+1_DQ^_P!OQ+SPQZ;,I1Y%K;M>KX^)7W!G
_';6FS73$^.[+Z.3Z8+T9RHVSD&\RQ,
(2H(@SB(E8+' M/!!!C 0S5^N3LCKQ^Z
_CVC//6C9UU7K@_KQ2YMX][6=PM?)TV]>
[#! :II= M-W@;O9J]M'N-#6]C$U_?
[61];"OU[X[MGI^)8--LJ,.0L!??
V/%SPUYP@]U&
MB4V*N=%TL6DXF'_@V*1('IU!-
BU%^UB/3O'9I_](E_"VPO=M0(+$A?3+: %Q
MCA.(@CB"!<4YS&B081PG.6)&]?
#G"$W]4E:D>^EHH"7N$-(9A.M_,87")9O
M,V?YK2(W)L*-"-,,+C];3,9$R'X
QNCS#O;\D>:"4E-<"?$6KU2MU+<[SC?[
MTO1=P7H3+'YZQ[3(PHAG&8XAS:GJH<,Q(
<;.3@!;Q,KA]UE
MJ;I?/M4/PVHX@N>M,;"R7PYP.T5TK"FJ'FL:
M_7(;9&$UO]Q&N9G)+[)A=D;Q-)
.6L&>2#/PX&3\E4EL1G3:IR M^9I

M+_R'_E.]B'%,0DHRR'
00$1I"#&..&2%B%F4T#BV&Q5G1G;JF)XDH
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ID6B3S*&#*[5WB^]-1WAI*095BD)[;A
M6782QO*\2AH3M-1YSKJO([=?>-
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M>?A^KLH?
F[MW3<^819QBD:4Q@A2S%**0,%C@(I0O9
(]XGAJ=E3-T)CXX M#670D08-;= 2-SM1YY
:/EX>Y;<[:XZB&Q\^0\$&
(A9RA>80RG_LS]ZY=6E-ANEG00,0D
MS2.8!XQ Q'$,L>I*1T*.19A%+(^MWG)VY"
<^T(H9*)^[;UK.**MXI:_R5FT;
MP"6O#2.)CO":O4VG \U."VB\%"/-
$%6%EV:B-[$&_-&QX?&5[":_I]>V)?%9
M7^UNP#Q]_3NNXI#:(Q597?]>+3>\%*
(U*)- S1Y6MY)A+BV". UA0;, \B .
M4Y1))STVZI=^BL#$.D13!#\422AIVF33'$/C
V$!QGMCGPC7D?-9>[F,2DM
M\DI&2NN6''(HM:=TC@%)!G,RCCTW7V+%
-<'V1%#GW/TM>_*:M-^80J,XS"0
MJB$+H@@B' N8)ZF -
,]2)G(24V[4L>'(VA/KAZ_7E[;.=D]N0V_;31I+
MF<+??LZ\+X>
[M_*\'O=SD9ZYW$<^XF^8Y*ZE=)$R'DIG6P

< M\3A * MBJZR?TZ0F-]15U/I;N6*JAK-
K.J>:$OY82C=4W3=LY:+C)TA:'3L_
M<%B^CSN:_2F1$YS*\[)-. CR)<[L>8%-
ACUZ.=%-UWF5OK-OK]C-.6*_K>5"
ME[N[FYOR*Z_Y:K7S*$,:1FF$,Q@&0KXIBY#
3R39G%.>R>OMWY'P6SF8:8"SP[';+GJM?
^=3TVKYT'2;[/)L#=,,SZ\T ML4:2#,"?
+R^O09?!U^/!/"/1) S80+O6-@IF"$8/"
<7VXGJE/%HL/QLB9#F MHO;S(RV>&C?
11DTK>\M7Y8_/N/J3;
[YV,Y9:LSJ."4(\XQ"S))%>B.#2-LDR MB
BB##&1LMSJ,L&,[,1G_G>^O+W;<
8OO_,*W_+#L7W@Z]DY4V,0-3-#_.-D
MIP\.$=$<@(:%/3P3#L(AS$UR_,;S\K$FF;?
D>U8 MUPXO7<=,\#:XHI@-13L]- S@Q4%?
%%T*JIN%J=]V'%Z AL?9P/;2^\TSZ&YW
M*C.
[ZM1FP5>CAW<3"B\AM9N%D@8]GRS6='A:
M3QM^7R\R7*1A$JM+9Y*K\M@0%D'$8)87:
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M@^\(MY7G>S>,DOS@G3!N);?
Q(=_;9>;1Y4Y6:[ETFVI'^8BR7&&(<>J^1<3
M$2PXSF"4\"(* QPDQ$C=#U*96*,W-
,&.J&,YY7& S,(*H\6VT[?V$EM'# 8E
M\A0@.$YCUGC H)A/W?
_A#X^+%WY:T_*>MX-
Z+]6(]NNJ_+ZLY2OB8UFI6W_5
M265!0X'E40UAAF+5LR1ED.

,P0"G.$UY7J1IM-B4*FG1*AYF1M[J(.^8,_^6
MRS?6;NK34G/43JM_Z)AQ[=GE"+==4-
$_B([!Q881*9EY:>+%L;K Q@50[J5
MD_\XHQT2GN.-
AL1?).YH!\RI^*/E*@[.8[^1T_XR]+I<+>EC\
[_[&[@TYX*P M1,"<;"#DW3^X,@I[\- >1!
[TSF_7F\\D M'V?H22_O_?+[DO$U:]3X;N;?
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(>,DH+B*&"Y2EBS M-
^Y.DYS8H+M1C^Q-.A6H8"TCK7WG9KT-
8&AGL?E!QM%*4W!TU%N3[6(_N=._
M479>6,^&V #!%S&^S@-PRN R>-
(^V^N2,3WY&Z]0$'T_UE31,-GK[$(36TH[
M^D R\.;[3[T.BN:Y7N?A.&,B^4;"
[E@/@3!!II>QI$Z)7N=7GRW/RUC0?IJ7
M^4.NW1VDQ;!:=:T*LE D!+$89G%
((8H+#/.\X%!D022D9T1%@.R:.O27GSI\
MVC0TT!1=.S@BN'HIUR/
MD7J;5@]EI3VH;VIFY3MU[UT]OBL97["BR!.
&*0B4UF2:0P)P2F,I6F
ML<*HUM&0WCP'[8"%"Z"9
'IVGV8$*$YLS]\PC*8'TALX3B=T%"X.!]=
(VA$G M>7C]F8^VD;#/S[K98XX-9KG\+%[]
(JUI%;%\B]=_ZL9ETM9N_Z3J*JKO?/>7 MA6
BYED80TH" 9%@.2PH83#) B%A"42*Q.
([KTAIW#S6F@F;<]!GQ?@X2(*;
M:DG58$#>W//5NQJ4"X#5P-
#:,.MN!-0$Q6D22QL&QVI63!!BB'-
$(0Y%G,59 MFD8\L(E%3

NTGJEN"0#'3W!\IHJ#I%ZGB&=T'6I9Z M?
_;8:-
<9$%\M=.T9F+NJ_D]E*XKDK*.:L_2J$^XTU7
Q!_RX
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S'$6H3B',>491&$00:QJ3'*&*,JRN,#,KE_X M
+&)54I+&K2TU0N_H6X[/6
+C.%X0L$.PUQ4OXIVJ,92.AM)L J9DG 9P7
M^GG_?X-
GG,_U1K<]T;/)%X*R&.6I@%A(@P&1@D*2YB
MG_[L-L3 'YJ<9;W $RB,3ZFC@-;GTE VEV-
X1 1_!Z^_^-Q'[8A@1P[7L4_9 M'2L=J?
+6DSC0W9.EJ%C)I_M'3'YT_YXG5QV ME@-
V3JCNB)W]W,A)AFW7'W5X/U;\7UN^IH]MF
YRBA,!(J.L.3BC$$>60 MQT4F ARE,;'J%6A
<^*CV",,=I3'3AH<0-#0K?6+B]VQ=83$?
1+@>2%]#_4; MH/@R_G.0W!RU)
[!H]ZB8:IOKER![6MO6V_XUUT)N&; M1
)J3V7>'2KOT@] MQQ/13A5O//W82"]"S_6M?
^7?^2IL([2!""..$(=QD>
<010&%1"0%9&E>%$'
M$(OL3(/3M"8^EYI4NW7)05

M;_V)_:\7&6$H"XL"HH)QJ0I2J0J*-(
1B7F.HC!/D)79,BFW$RM;10)$H]TI
MC[OC[':]#.8^W+.]E=:RWK/0]
9)]J6MMA/@ C2\-G\D6@C02M'_TZ0>GG^X
MI_,$/?+ZTAZC?]@-/,L)B#HTA-
&1'S5VJJQZ0Z=^7V[NNI%377)'6L1$" XS
MPF-I"^<$DHRGD"*30[=^MQ^Z90?
GL$:>#"0[S6J(MC\O,3&.@++K!3
&86RL8;\#9]8:Q!6"P,8SQ8O-UA;&5[Z
EC/7#(S-IKL0[M7-
]]7)4_]L.PL2A$C'D&21PBB(*
(P)P7*632/&:Y:@>36Y4P#!&;+L;M@%]^
MQ\N5,N ^2D6"5WR?S*^FB^_K '9?
WCPNBCQ$"$9)F$K7."L@9H& <3:
Y7,#QI$VORLVH85W">:AWG=7ST&'[/"\IZN:
+ MS597!B[2(,WR/$Q@DJ=2_HS73U"
(EUB%?>A MZEVL>].UG#6CE
E>_SFJN_!YH,WTTX3PV:FG)_V%E4+J
[:O%NJS,U5S86,< M)NDN?)[Z"[87-
H9FN+^P^3(.\:3WO%I^E\
[R=]X&L%9=T>.U_$O)I!+*\UQD
M(0QSG6X5J4$T+($T"0*4$2((,KI3-:
(VL\"Z>OP*XJNJ'N$PR+@)!/4-P"0:/ L0O^F
H[&/0YN\A\
MP1Y3>0Z"/,8/>;M#_5RRI5A2_;6X*77WF6/I
T@E&6
M%A!ABB'F\G^RB)"8<^DZQE:1H";J]%91SK
(XR%,&8$^EKXXA"G(<$YJE(:2@0 MP
[J8$2NTDK6/>M-M5$\!^W"WI'5

S)SE8JKYE %.J M"G 54*KD;ME62THKK>
(/9:4N;QYPI3KSBEVT;[F6:]TWEKC|O|V=
[E':$5VJ MW_"6ZO^I>|_5W=U;_3=/KNT9E
<]VE//SN?(GN'^P'\]]]E1;FL3Y6O?6KO?
MZ190=7]@SL]5N7V0M/<7;@D)"Q%$&'*)+1
O>"H5) [#*"!!E :6B?XC M6;(Y84[5
,WD7:PY]:YN&NPMP.*!LQ^$D]|V^
MX/+K]6CP3CC0X]=US)QA_]RV [
_EM47_N-R9Y5<5^5:_I,V=D/3 M,J=
(*>6(PCPK&$1!5D""@AR&:8+C/!$92JA5VHI
]:ES9O:|:(--<@/V[(!# M?
JQZ[;AA;:8")T/03M_U@-(=T7#%:O#;
U/6JZ]^/:-$]I4S8T5[WH09%UB>
M9*F>K0U]^U.>CHJA/.VK*KRA])LBSR-
XBQ) Y@%.(:(Y04L=(NND"2< M9D7"!N;?
G);=6 M .?$|G363Y*9]5B?
$_;I"3[[^7%Y;5_57)HV>_<7SF[YSWBI)V#?
E&]58PYU
M':@OGMYO5<+7%_[7)HP^E^O-
7:VZ2'"6!4G"B/2;U%29K$C5Y(4DBS)<()I
M%$565ZI^V)I8$4@*8+NN>-
N58B794M=M:Z[#1!O|UP6HVI8F*H1S>?
7N$^!_ M/7]*F53
L+5WW"X6FM/@6F)Y&I_;4
8@7LME%LNWXKSKEY?@#T MG+
(WDJD7R>3S ^2I!#]/J[NI[:^[N0=7XLB
F9Y%$801DEX=AR+D.42"A+!
M6#IY21@&:9*$<2@6:WZKJE]OS!6T,0-&!
[IH#O0S-HP/]XX=.P5I#J.9#O2+

MBMMXE6Z"BGP%??SE5ST\:D_WHIL;,/
M'SF X"MZ9$-ZWN"1 RC/8D5F'S"-
$49)DL8PIE$!I7KA$$ICKOJY2U3"5V\U7CMI
B>JPBH-"95"6;7
M2.WR7@65%UD<%4PD#*8B3B'*J(
%13G,$AZG* WS-+1J4.;,R<3'^L/3<;>Z
MB$]R!JJ&-
@!^5]Q9QG'<=\),.\R"KYT*:;']]AS:EBO09POT
MK/G3-:/1\:20W/F856N-ANNI:AN_X,3-
)X3DX*.TA6[NJG)[>W?#UZI36"V9 MJ'3?
FW=EO5D$G& 2L0CFF!*(8B9@GL4Q#&-
IS,0!3IE9RNLDW$WM52D>@&)"
MM_6KP:;A!4AFFM],U,3":&
<,?:R7PMM.;^J$^7[#B^?],+2&;'@!BIF+79&
M_,M*ZT/Y%U7,_VVYOI7*=5=#^5[^Y0)@O9
_PP;J.=NKF'$ MV^OLO&$#JW-;#BLB?
GIVD,V>FUWC^
6E699SDDKW,LL@2J(($I(QF),\%$$2
M!4B(,9TZCE*=6.&^/^P1-
*X#QW'82(PB%.8*ISB$2!0,%@13R
H2QGG.DHQ%
MBXTJ$GLIV':TC6%KJBB7W47AL@E8E>NG
/NDM4;2HYWJ/ON)4]>-SLF
MINM9,BCS1)U*CM-\T?XD@S"OE_Z>+6-
Z5Z[I<+9G^X7+-
MKB7QKN[F2NSR8'>MX_89XD7!22ZP2@W
<8UAD"8KB+ IS9)<:1_LPYT^EW<305?
5R7EG-4?I>C]J^-
=WJ#2_(N$,!PGNL@IB*3% M6Z00TS"&

<91G/$-%EMO-
CS"B.D,N'KV3O^$JU:X>GZ)K!J69VO,.D)U:Z
M=2+
FST'4H?]U$_J56SX4UI64GM22F8T9U4Z5C
\52IV#[LI#7ET5!Z;)/5]
MR3A[^_A;K;IV[!*%]GE"BR 3
2E"!!,6$X@RJ3[R3#K,141YC#,O>UB]48Q(
MU?O3Q EF]@!XTBP6A&=5+_:
/-4Q#BN,MTX^U?56%3]>"=7LI=-
D^R)XFB&4 MY:$T3!($$5>W)3B)
(8L0P8PC::Y@5Q-EF/3$=HI*R028?5<,V%9?
6^!G;Y?X M0V6,<=)Q<:0+T!1^E3T
$]@I9PB_F+%B!LB0Q6*X@D-CH:%$M'WN?
=.K;%_[MV-Y)7%6_5\L-?U_^D,
[8/@XF5UAM]?AAJ1&;Y9HA4#?
XKP4.&*)Q$$*J;FY1 M$::PR*,
DI"G:\U?!HO^5:_Y2^'6&.M5?SGL
MVEZ]U.8,]M.:G:GY&G6]%-X"C DW_TFQ]:
[431NX],QX_?;QBTJHD/;5 M_M>/.BLF)_2?
%".B1! T; M3OGT%GB:^5/3H&3WPG8$R-
IULI?
5D^MD07A6U\D>D*>ND\,*=HJ$\>7B@VXB
M^97?+I47MMY\P?=\@0H>,92K2
LG$(5I"@F3S@[&19)CQ*3O0TS4Q2D"4^?A
M-^TX]S2!(FJF#$YB,GSD?4AJ=[MA30^T.-
Q7]7%:;6WS+WV+Z)V=[Z%M?)L12E,JCQS!
M40Q1@@24!XU#0EB>Y5F4!L0JS\64\-3WL.
@^];EJ2PBB?G5#IC M=,W>UU-
@9G>H>\V5.Q9@PT/?"_(WNMA52X7008%$(

MR5.:.]I@M2=NF>IFB*"9]I@
%|O8W(X!T$.GQ|(TN6AV8OO*-C.D.F|^F1T4
MSS+&+!^WO">1I_R2_?.FE*_D:UY^X:6*='Q
M@&;*@PHP%GS
9Y!KM.>=LOTQ/[_R/*%)4P%W843C!US''3U4
EOU>| M32AMRZ2:6P>&"QRR2&?+IQ %
<00QS3",DDCZ%2DO*#8:|VE#=/*W_9X%G7J
M>[1MYQ|90&CVQO<-C-W9[U/72Q-
X'&8CF9@_!| MG)+%L^-
:YCR]P_A85GQYNWZWK2KEC=]46+X<:$M?
[1ZSX!WC?@=FOZ,|^&GH^KW77+/VG3
M5KP]J7J7V[HSK,IANU%-
@%OA0%|Z9;XU|OEOBC3KMGCNMC0/[R_2(
M'VI>)AP|UA^X8C^K8+QJ-K%KZ&+LJQY_?
&K-O^L^I,8HRV.O.=#M,BP|TA.2
M&_BBXX6V]$(5P9Z0O?
9+GIS,88G!2GOFH:S|,6G%<|_>|
M^>|G99.6]7)3+VB221|RPC!G.8899$4>9(@
L$X16KJ^Z># M.D#6$K5MV'
2)S/[R(_T=F>RHPG>=%1_4@B|/X> 0SN&
<|)YZ|%PDM#,C1?. M"?R|V|+9)QR=/;H|[-
WPM-V.?F,+7MV4O_5NRF[UDV]
[#4IWV5)E_*!OA=Z M);KV];HSCTIM13PF-
$Y4CGM!(H* ;'@# 9A2HHHC,,H0;O.|>8U?
W/*8'3< MGC2?MR|>
[/.@WO[/9H+HD:ZM5-
6(Z^]9M]_0%7QMN^GF";[[=*27S;'6:9TX
MRG]3 L%-
"7OMT_;A>5W.I$>^J*%S3[|BO7$C74,U+

[G,+[DMOCS!.5F?UQ%\ M@4UYY@>^!
^.DY0[L_?3^F&[J7_EW_DJ:O-[HCC..
(DQQ"2)(.(9@@1E!11A
M&.01RVE&K/*;!VA-
;+!J4O_Y'V$:_#VR',8[@$^6",9IBB$G00Q1&L
?F
MG,4XC.-49'%J.43:#T).\Z&GP=);KOW4;^=
<4/W FC*
()H@&':5&Y$=6+EUR_W5NFBTCBJ%5O@85
MA^]8\K6MV[_0?I[#@URM;NZ';RO.':Y7S+
W4Q7>$;53&IH\:.AW ^L:#BXZ
M7:)F'S=L^-,>5E)[TB-F-&?
5*%8P/-4M=@^[II+TS;XGQEV_Z^Z'OU0%FV
M0:NMJF1K>D=JLTXUB/ZACJRT_MY)7W:Y4
3EFC7-H[N_J#CF@J1A MRI,\EF:(RDPEA8
D# 2D..:"!X(1&MBT#WIYD:STHV-
#6MMTEY?&Q#B9YJ49
MG3)5YTDHX4BHX*
'.]@)"5HI02=F%Q_82:H#"HVL;9FU3?]VG]E!
MO;A ,V'7Q]Y=&(+O$=Q/U%'V]:* M
<,&5:>D/G]U/5)@.ZT\+*NW"NDSD=I*%T1O
R//JI2CXEAE-%\K/%9JM&/B5& MOQ+YY&?
O&A"_!_!7\+@A \X':BW@60RU\$S?
^#^@[+E0#>;N[*2MD*?P=A6ESD
M>72!@DS;QNKG.
(LNHGCW\:5VP.TKD@^0-G-
^QJ!G=T);V+XUL'4QY6%)GL#/CHY_S':W[GK
J3L% 9 M^06B\@6)HWUC(40C'1R[& N,]SM
Q!%J. M@&9IGBC $!@S^.Q'R;\:#WL('!M_>'

=QYOW;D#%95WSS36N-^^WO+TUY2(.
M>1HA**2&@2CB!20(YQ#%:9:S*&!Y9-
69>8#6' JE";?IJQ))NKECE@R 7TN|
MMKQ*&D+-|*[9#Q:6=|V[(3::ZH4&
B@,)KAI/B^@KYOF 4KSWC2?%_G93;/!
M(XXVQ;*FJ[)N6XKM+U*_|I6*A*F(6OU-&
<,$UYQ=M^,F]K.Y@B*3IS^!$T84.TM%"]8^
55V;QG_E>/5!!RJO M?JPY:]_/H720(H8$##-
=_Y)$,$^# J:$YWE!@C01L5$0?
YC.Q"KKZNN'*]MF MVEG?
IH*G854=!0!9KL>4O%2GC;GMZC07#KOOU
1>HFSE>&A=5 M=0":
(#PH%2=_|]D<>U#*|VVLCS|^<|/I01F>MX8:
M6===]Z?'RS6[(JOEK?Y&W)1?N?
3UUFI*3],S:I$FD=1160H95].7PSB 14@$
M%$4LY%]BE(?(;!R%5[Z,OO0CQTSH?F?.
[13|P&|:)YH+4L?@T:YG7.OY]=.. M-9.
[9G*/.F:^YU/E93:1P@2".>TT(D5&16
M'NLPN8G-NXXX)
WU9F+AC^7F#A!%WFTL_0GDS%2?]OJUO0]
;^M),/ M)#WIKE&LS*K9?
(#V5.]Y67/J$<^[.',L!,41%C"6[CQ$21C#G(32
M4QI;=1&W9V%B#?CN|MLOX..O5[]_
Q^_7GT&'S]]N?SR[M.7G|'ENYM/_^^G
MFT|?ODTU[=DRFC|M=G8JT&'Z|R11?
7=,9A|(_3+1>W> W =$CXS2=P25RFO<
M14[OULM_;?G[|AXOUPO$<1
D10*S!*DY12B$TER+(,_3-,E(&A9!8:.43A&:
M6/7LR(++AX>J5$G!NI=DQP3XHV'#|F;Q)&

)
M,K.J@'/"/CWH9S_O=IP_X&HMU41]S2M]L?
<6UTNZ",(88XHPY$):&2C&(20! M89
D8111D6 4YS9G^2B5B0_RV\MOG]Z!-
ZK37+E:28,-/$@37J<3_V1W=H]C
ME&1)PGB1P8"&TB%E22+U79+#D.*0J>
[N..G<-V+3?[
M3B4G_+:6CU_N.D^HX';-5ZM%%@@6YQF#
MYJ2GSHG:SR1[Z#@!6\4*D$^I8<[[/AS@S7_
_47_/OR[Y:FWP!^G M15B(+
(4)PC%$)$A@P7,$0Q'0M)#?;AIQFSX#$^%O
.5^7]^56W_F+YMI. MZI8F#4!NA;J8N^-
J_&M=KI9,!YS>XI6N&O]VQPS:.^TW%B,=&
\ZYMBO\+8K V]_NI1OET^K;_S
M)@=!OV/J!8TYS=- P(RC#*(H%
[!@80$C(T^ &"#Y0OD-YT$XG;Y@*SC)
(.;^]O/ZX>ERGFUG[MW:H&IKP9U=_^;Y;WZ
M!G_^\XT)WT%)\]%[0!_.V+4M[
M[#&S2#&?"CNWI'.?&-HEH;O@,)B6;K7@?
(GJ+G(>I*X[+>!@W]S>;J[7M9H,
M57_[3M_5F[9\PM2\.?'\U)KQ5OJ&*O,
<7*LY6 =CVVKY!:Z^+RG7/?DL;)U3
M4!B8.AY0L-2"Q@!X+ V$=7-
Y#FUZ'P6SQFQ#@R>,PZ0(HP*%
0ICJ^SG$W2F#CJW5/7< MC):N-
,D59(+*O$'&85&?113/?-SN M@-
;59J$#"5]Y=U]R796W%;
[7_1$+%!59G(204NEXH#3A,"\2 B,B$**8)
(G9 MU+5A,E,?3T48["F#EO2Y?HHV0 T?

4'_B6]XD.$IN?%S-!!LZK7*%WDF5/^U/
MZ9G%9SFD9@)V9]3PTZXM\R2G:VD4ZUKT
UGTS%6_6N1QRF.F3R88<$2^1[-
M5)8*CF&<)9B3-
(Q08=1ZTH#6Q(>U;1O]/UNLH_B?
UFRIOWR6HX@ ML#NP!T2!HG71-=)N?
K@N5TOZ"/YH_^LU[&V>::4[#4K'+;"SY+
ML,UTQW00VJD3^?
*AG+.ZP:OA"C1L'=S\]=GQF/?EA(*OA# [XO-
FBCD!\RR%
MS&T51P>^35)3[6_V'7%ZC9'>/NX_TK;$T9]
F M3 ^1KC^MFX$RBQ23B*51
7DH4HB*%,,BS##,@CCB601'&XHI22XZA=I
MWTAQ0"O/13/&7M>--S)YC++,O
N^PC9SL3UO'&CFS7@66)J;OM_Z^7W]=ARI
MH$@"#'%* HB"+('2#,Y@A@3)
Y[%!8GMLMS.TIP\Q>V7F\]/K\LO@%"5W+JY
MO)_J^#V$B*0IBVD(0QK%$/%<0)R$'#
(DI%<1IXP75CZ%5P =7I_[FG??2)F]
M[KS*;_>>LNH(,'U1_]R5^Z^L/-^Y!M]7H?
T^IW#7_^BP+9).V5_0(@LRG"8P
MY2J@B'D!!#.)$,)PT4*PRAB$-$HA442!3)
(DH3%M&8!AV<-S8#$";"],9>Q1X
MN^ZZX#D.O36$U4SY>D1I;!N['0,7X-
N6_)-3/3_X]+?QHJF@F;!YG0DDWI.S
M!XF^4'JV"1"G$[2-
GAXUZV!]^U5'/]5E[_&Y@;S^=;GFGS;\OE[D@
) M:2KU=Q%"PE@!21;GG HJL' 9@F#%Q-
0VW:Z1QYZGTS-(;>/"3JB;Z:.IL;33

M3L=@O#B-
(_A#\00T4_[G+CAAXG<@@QT++S&IP0FD$1
[QV M?>_F]
(^M\9NU\]T0/Z_"O[:&SZT'GLG"CM9>6?'E[?
K=MJKXFC[^C)=K/1.Z M2=?..(N2
C.8\$3YD3B%>4A2F,:8!3A.:9QQ*[-NB-
K4]EM#&_"_Z)WR=\!R
M3]9ZGUQ*DKS@&.A9BJH#G,H%A#C@,!"'C
M[JIAI8?WJ] M;'5F66]QK-_6^+ZL-
FK^M1IGJ>83+W46TU6UO)4?
5\Q]Y/QRS:XK?K_0,",Z;:0)K^:?MGFWPT#
V/O3EOE'.(;%9X/<1*NLQJH>R-I6);R1O/^E-
MN=X77V@^P9N.T],I7#
[B9Z,!G"ZNYL[:2\?;1H-
J$(<;3\.A*44W\^*3=L*:
MOFUG>ZKE4M%F85Q
%N9":N&B@$5(W7IXT!+;HM M.
$ZK"UG@!C4^W@4@#
[2[DTXWI)_^QM_B&UISEZ!H(U1U.DX].G*_C
MGH)66S6PHE$5BY05G.6L@ DIU&2;.
(9%'A42:)$6:4 (+N@DR1NG.)KX:!\F
M&VB7=C5ERL9)X N6X"2-$,PR:<6B2*K*/
Y22*22C),84V[T)Z"I]R-
MWX0+4*O55(^9A^$RH*D.!T^2!
(D0!C11MP^!/!P4QY!PE) DR#@KPG97/JP-
MDX)?8$\ZWGSL"%^SE]L/Y\C:=
C["*>=S#R[#L60>A&3"NF=CQ-F'=A
DDWNLF!HF^4-V$"1"GZR:,GG:X
MSM@G[GU:JPMO=E7]O,6ZB8*:#_ES^9U7:

W5.M"_;<@1Y[EK,?
MQVZ'P97(/"#;*:]_&WPM;DGFP=GMKF1*O.
'AQ,F+Y^:Y/QF-P<(GB M83DWJW_?
5TDG@%^NVV871QKF1P3E 9.6?RR$?'?
$*8)Y)A)I_BR_N#31K(]5>?D^&J@7A
M68U5>T">&JP.*S@8K5|YKLNU#FVLV;?
MPT-9;=1/*AV=JEZR.L[XZU+PF^4]
M5|&.K]+I;/MN$1%&$2|HI"')I.U*QWTS"G<|
VZB@"|UFJ/G XL%6] M+.C:(?
S^H>)W:FC*=]XD''TI-WQ?QQ*RA(8)"6!>X
2B#"4PS\, Q@F+(!0VW:7%M29]L_
R49J:H3X#LM/P $D"Q M,%'1CZG
WAJ(GR$WZ5.DWPY49=LK5OZXB'(B28P"A6
M,PM9QF&1287#TC#(@SR*4)':W7_-
R/WDEV@[BJ^QC^_SS333<:]M@UYY-]_]
M=^#?
JJ'OR;UX]3U]GW/^OZ2M[|DMF:^S[VD6W%
TR6OF_%G M:E(]%22&3(0Q1(7(((YB GF19
BJ]CJ<3)3!RZ4)W= U6U&W F,S)3U
M>,GM]*J#T-
9*;U@F3_KI!)%95TMN/Y5P=3P]ZVNY6LE?
*.VR MR L:|:Q@,,N3 *(PQ]
(=%0GD:40%1TD4A$:SK:=@[M|VY=U].|PTR
MCN>6GDX@'>QXJ#@&+1T6:?NK+UT
NIH4 UR4FYJ])9[GZ4*UOZVMVM?
[PK|WCY8^*U5|VZO<_ZJ]B13?
R/7&S62FO7+T? MOE?
L'U5[1$QTL!]2$^ODW4
ZE8_7!,0^X&HM=Z$&UWC)@#Q);>A,QQQ]

MS0=_+&LUO5BL.&WC9;HA[F&
3EMK*@%,?N(?G;3KS0IA_A^Q>$'-O
MCL>^EIZQ'2AVEY1:FYFRO:GLB_X\JM0O6#
+%!%_*S36N-^^W MG;&!<8I(SE*8LZ2 *-
+]B1B">9Y'$:$%#_+<(Z@. M46Y!@U-
X684!/*#@Y-A+1=/6!$G20-$&DO@4;7.-
Y/3K=I\B]A*.]!G!3[C& MYYYR.^A?
2OEF:OSJMXTA]YX_E+7TJ=N2H26O%R@@!
D.*40DB&#.<0YS
ME!$JTI@'=G<%)D0G/O0]%B!I>+ [\4;
F9U[WW#8G?X^$BUYT-('/0;\'7\; M<3TI
2.2LZH"&Q">*@2K9QWS6^@=9]L5OQ(60T
@@ MC@L&14H"A H2\
<*HUF*Q.K$.LI/RXWDR,VPDSYS
.OCYL&=V3MZ
64:Y_X[&08^6VR\XLWVUM'C-J
M=PQ1_:JR/(84\X#P7+6LLLIH\XF82[1Y:KS,
[%?< V)$&+>T)@LVF M@OJKGAHF-W?
UE)'P1ZJGS)ZS[Z;^ODT/^;BL*5XI]?
M1_J9>4,<U+0/6F+?)0 M0)0D4DEBDL*
A/*X"Q3FR,C!&:
Q]:U\2Q4T9!N#3A,V[Z5^"IWA0^U)9DN3
MVEY+EJ:Z>_X14WG\:ZH'&4 MD8Q$,&
(HABC**,QYQ"%A.
IHQA*113:3HMU9L3K(LXR('@&KV?
MZ'K!&.M4[M)J'TB*%B\S6,A1X/G2?;8
0CLUH-XP%[:D]X6-
$AE[OI5+K1]V,'S3%KZ0_V M[LITU'C?AB#
(TU!DN70S C4J@D@C!,>I=-

>R2#4DR[C@D7$^MQL/$ULJ76P= M7
F@^X."7E_8_1&4)_KFCH.W>*6C7-_N.-
_LN\.R?V[;]DU BJ(_^977VY7^
MJQJHV%M(W>.H;6/@:JT_^:YE2O5H*)J$E9
U,>||49UN0S?1WL5/B>'_"T-7"SK3V>
MVFLV8-
+DPANF%FGMTV/KEMHNZ6U7TC9FNU&Q:
!V_&H[B'P!F#Y^WK?C+G<
M27.AIKBWL>C[)SVM>]_OOWG*B!\'XV!6O.
(#M^Y%)NUOU-Q;'\ M@CWJ$=]:]5[2?
VV751-
)_OL%;%BZ:J[2&"W\&O8W,GDQW(Y*S&NDV
[-P:MO M\F6Z??K2CRC/,EI@U?
>70D2S#!8LRB&C(1$!%H+8I9>/869&4_S)#
M]7"WL'[]YIL90C)'QMDY5EY/SIDA:%999Z9
[=L"?<'WO)TFP'&*B6K]
M1K,8090$3%6:!S")*,N"D(1Y9I50>XK0U-
=9@0&:)IFJA+ M%P*1*#C$62
@BID0B,4HR!/CB.0<'$^L2G[[V[>_@=O]Y!&
M8Q'P'8_@OA4<$BTYJ/?# R#HY2>
<_IQ%X&N6;XA!Z/&U[;N= NWM2L<^:/CO
MCWYH) !O'\%OWPY&TW2-TE1(L_?
[G2!@+XE+OXY9]M@B%/K:]MHM<*I?
FKVS M27=Q?
^TDD4<=VVF_%=*E70%>2Q+[\ZV;@-7@3?
=S_=,%6#9?$7+J*W(!ZBV] M [C6\:'>!
[YHYOO?
O^[R006%WOS\Y?.E'H^T7*^7ZEZ3__0WU2-
ZM662=?9$ ME#T79[Z-

3_CYR)F^]_BEU'WLI9.WX^9=63V45
0%2Q!$.,MAD889Q"
(J0IKS@@3,XKKME8L[SPU?GU=U MQ[?=
<=NV?%5-
EI[:7)L]'$!]C\'EQV_J'O"7F\|V>0RO%GJC_)-7I
MQ]@TU7H]![(G.;@IFRK!FX,JP9W\8 <
./@Z7@FPQP!H$)HA,=K]4(E1\A,2 M"]"" ?
IH**(-'O|
[OI(VZ3NO5HKI/=W_95]1RX2C5[_QPTE-
KY?]&1.G7B\(
M1Y.S7C^[[I55S=20#VNFRPMP&,0\B@04<
M)(6IKPV[,J.&*)!4=:V ?
4W5(2[#QI(7:2VO"&T%=:JF.BK,J%JJPQ5GK
M*M"Q.JKC'W1J$2_5PCXKX*I:WB[7RI'IXO1
G"$8<'4E5U($DB2E,HP7! M11
EPNB^WH38Q(=O3\ZJ>?
DP/@9NBD>I[0YADW#5SP#:TW9KY'[FNV+
M)JXMVL=@8]N6W4C8,SW8A]>8L^&ZD31/
5<=\Z^;/4W/ TB
M@E(>PXRC%")!"XB52A0"48QHD1=1LFAF
C7^;8_54"G,UN]W4
M&ZR;05RHH#SAM^H64;IMI>CFL+_"Z99/
:A %$:9*HAK$A))04
M*$H#FN6BW6KY&OZWW^A.!N=MYM+"^
20]JR*$24"CB/.\R#FU&CMPBM(<]_! 4P-
_*'J6Z<^G$3+3 MT%[D=KA\-Q/9?I[
.7%\C1(X26?>*0+GQ'TV0.#L
_;SF*0V6,I/WE18QSZK MZM?
EFG_:\/MSW\'AAZ?[K8T04OTH#4 ^$,Q

#0'GL;HG!?1:3K.P+*S#;TY
M+UI_EHW!IWWT:7[:8<2HA>1;+LKJ1#/IA7
V87=$BE7R/::#L?PMY0B+,DQ2FE$I[
M@4I3 :,0483H@D"..8NS?-?M$-
=+$Z#LI+7]=.F=DMKPA_R[L=DTY9A_LS
M/%F9:#%.MZ">JG?T9)A/T@7:/[-%1
SK[[0F^\N_EZKO\
MU3L5CJM49G5YPZM[=9/XN^2$ET(LHEC=
9
M*1PF=]KR,;'J:YH:_E#$H&JD!G8\M2U5=JR
MO$/*CJ>+$Z!>@(XU[Q-
$7;'Q.UK4FHN7F#GJ"M6)8:3.RSGD6[7##3
M$9S7BY21**%Q"C..I6//HQP6#!/IV#.>A:F(>
MG*
(C>)P)N8Z7TM:$\BV@19[4.$'=4J,^GQS\-
_CR M[:-&\D(%X22Z5
^/5[_1M$M]NZQ^]%6$?1K)P;RK(X_-
EVIUFN>#[*J!CSG: M8]+?7=ZNI4-
\IZX5I"K45EZ;YI<6B(4BE7YF4
BIKPJIK^(T@ FE4<(R6J#0 M[N)RB-
K$VJNE#7A+7'[I&^JVUM,@8H8VDB\
<+"VA%H*.+N@(3S$LW41$7P;-
M(*UYS183L9\9)T8/N5=6Z(*0I5+?
7Z7^J#:+ $4HHX)*;PJI.R(B8(Z8@!E*
M"Y*%,>:!43AIB,C4QDA7=K"G"QK"]A46S_
9/L6^I+8T3NP%=JJT."71J&*+
M9XO.7F]Q2JQC)1P[,QX66ET*(==0?
L@OY;96H>@UN\%_-?%F^>]W
M7R_Z>PD?

=/_I&%I$9&BR#F"113)\RL(ASC*Y8]%
($*64Q2$YJ4:4W X\>'? M=9\M!;AD;-EV!?
JTEAS?-QF/5=M?MFV8O1<&M-)4
M6EC_DVRT@8/TTMMGI\4.=NY)-
X3G>Z3W97B;QDUWF&33+)R^E]X\-[?
1^R9Z M#E+#?]I3557>?Z>-__]M-Y=!S*2X
AQ M#J.
(,XCR7$!"8@YIEG*&>8RE=VS\EATD-
?'K4G5&>+-LJ?\$6$L?+-?_;:$K MA\$R>%-
Y@\#NE:.D[^B"-QWEG^3O3&XZK;\TYLK?
&QYN6OPT+I[4L9%\@WIU M>(7Y%*21)
>:SNP)QU22GNYLAE[\SQ:OEF+)V3-
%>EV5:C)33WLN\K"0SG]> MP#
5JBM@$,""4@[C2 1QF.0D8$9SXORP,
['JN[[\#&#?*+EKC9('7&W67ZDEXYB9-[?
$"W#/DDO\K.HMN^3;\G8MJ5.\WJA8P#"/DR
5F-+8:&"W!='*:-/V'>L2XB;-
[#@%PW19',\HOG3&QBD(#+(S3CXZLCCS
MV"S#SVUCX:OU5Y4*5S4.Z)=R774_OL7UL(
<0 MASCG29H285>]/=^V'5?)42[T;
<+MCIPW'N1:&CMX=0Z7U$IA;JC8_
M<+L7I?J"QG<1ZVB^7J;HU1>
<)XMDO1&POV?^L-XL-
X_OY(K2AFNNS.32S:RQ M153P(,VR
D:"2GL+92DLBI##)!5<)$7"TS@TO6L>
(C2Q^FM(@Y8VV!%OYQJ:
M7SH/@G7^XMD7!';:R%5ZJQMH$]&
<;J$'%Y[M)MI$O/YMM-'GW:RAKWR#EVO.
M/N!*M6NJNWE=),SR(@\@"\)$3>RCL(BQV.

9)TCD&I;)T]O]!)%97]7#@CY][Y[YM,-
EU'554LY9
M_5%RUKS,K]OIWNRWM5SCU^Z;\RFN^6B
M$
TQPUF0&M]0V=.?.G;;,M0D(3_@1U;^:">8W'
-KC5FA8V.WVP
M0^RCGA/1C,W9L0,T/V#/D&J)WK
T+8H6=V+3HNEV4>8?5;M[-'=,!B_7'):=
M[\;-7>:#:
[@1R[A95GV"*FYU)733L:\P7+4S1HG':-6,&E
=Y[>K.:%? M6[RZ*7^NN!JIKIHY%\%[_%A?
XUK1;\.U/,RS, IRB A+(0J2%)*($Y@&*2IH
M+@(2)".3?,PXF5AE%,'_Q1-H(B"][;3D-T!-
M,BL\!FIUY:EE2:HO)#=<-[
M^8/4,64%6J::7O=%< CM%$728_&9+I?
(D(^7SC"R@\L@[\AR03O%5E>;13='
M7C=N4A?
SG5OYGM>T6NK.]#=RV2NADFIYM7G4'=*S
MD#,2A+%(DPS%)AK-G87)[^UV,9
+H*BK\$A'WZK=_B4A]7:/-C97@&.@,U8
M88V7?$A3R=5[6DK^M-=0(PC/HIK&]/I)
\K>;.R/I=,9VS_SI>W=QO.+K_S M2K*ENF-
U52TJ.M9\K,FM740A%P%&&>2),KG"C$"2IA
MUL1*J^,$X(85=?A6NE.?&HOTJ-
PWRZE(GG;#V3Z;&&,G8^U)?G?'X@78P=]R
MV73OVQ6UZ4A[G]-)+;<1R$UGQKDP]=
(VW0@@#0R\,:L[!/P[E?X6TS\YV[=: M_5376\
[>/O[V[>=288VJ4B3XQGQ.KX-
_^]NUOX';'!L"*N4<= M('[R)UAW+

*^XQ'7.]% / M7@A-
2'Z^2Z3I,3RX>)J!G&M*=;VIEJK$^=NFI'_^M
FO/?Y!'42A" M G.",40T#R")
<0@3PM(X$V&*4ZNBL4%J4P=JOOUFG5,]A(
M:+I $P9O%
@_39)M;2"FMZ3K(5HSYUX;B/T\!=OD(1]3VE
<@P&B6C M+*.3Y+9K;/2WP?I@JS9-
[F"]$W:O[R7O]4+J$NT,%@P$2:4(Y7GG5.
($DQA M002'(I5J)8X0D\K%?
2#8"TLWL;IJKM-O^-KE-OU5 >4T;>S?:'/M-
/.S>3>Z MLG]3PHZ3I]-N!@>3-
7D%)^>278#>JIWLVL=LI-\/SWFO_&]-
(4PF&JHV2O9
MVDE&H+VT;"\X,.VE13_QMGV=3+J]W=\I'V
J[_;8E]9(M<27%NJIT2DLO
MGVW_4>TR:.&OY2_HXX+A,"D0#6"*B@BB:
(\B"#(2=ARG!."K/J*Z]<3?PV
M/>#1[EWJ!W2S=^#L4-
J]NP[8NP!]!E4:2I,"=Y#:VN<2=&Q>@(91\$?
[7Y,F MN-8O':]8>GI9^.%I5B7O%
<:GRMGOXFY*]7F_0^V6W94KN89*JY%J_&N
M_P-7;)'C($T*+&#(DABB-,M@0;,$@S]+_M
0U3=FK4%F8SA3DA>':JT0(W\(?
B"+0L>=1XCF!XTFVVU&?58H[0/-57KLNX
M::8OY7K9&J$?
_GK@ZYHO,IKS)$HP9&E.H.J'"G/$0UC(W0A
(L%HM-N<$K M,^7SG(25?MD1,CXG-
^H1L-Z3!;RA:Z=-CD 3I:$$ATNS-
E5WRXPAJ')W8!&' M)$EX')/0:M3F2&@E-P1

K/JL=," M/E55 Y^T3 >A;/'A+^E!;Y;?^3MI?
MV659-U:I*C<>KAB<_2CB;HB)JVC#\I
M[9F$!A^"VIVDYS)ZRYL]*\U /ROY;'N2*-L?
H-,KSG/G>TZ@W6WMV0\Z)%/U
MW)A/ZWX-XE,GYPO?
3W474<11&DH_(V+2SQ""0Z)F)X5,,$XPR>/4
(F8.I M+SC^]B_Z*L?EN+
[9IQUM#P/[Q#9&1R'V'0,="_%=Q-B8V%+
M>,?(S7CXRH6:"E,W$SI'
V=G/EAA,&@OF*TTGX%@)=F!16#WI%LP5M
%9HZ?V M@#R-JCJLX)J7_X ?
M=YJ^_C]6JYO5;&?
RF=:4(9C%&8)Q"%/I7G&T>DHFM/1IVKQ1F
M.G6$J:Q)=8A6^I)UM9\589O2/P2KF589#Y5
4U&&NGA8T?:9SF\@ MHK=T_B%:,Z?
S&XC]/)W?Y"%7+7 X"4SW
R[ILIVN<*V=OR]\.T@ 7/4AB%
MB'(>\Y@)MML+\SO\%]D+^YM_%:&N.%
[IQ';YKE2VT,&^+->;$JSEIY9KZ8M;
MWGV/WQU3Y3\'V(XOB"=C W=?]
(O=!)R&O^:Z0+Y%)(\7H,^E:BC6\.GS9>()
M,F\OG+'\S/Q2\@3?
\Q>7KX6=$R_E,5>#@70K^U_+AHWWY3U>
M%W7R%86+H0@1U;?E
HM(%V#V7WT+WU)%ER$\@Z;=QVZ;_?&
<5.
M0N,HEBJ[EV#\^F;&9#PSULQ'\XSAE(@PH
PSD+PGY;++(^C#;^H
M$K#)%IRTZ.1A@V^9*)LMU\^1>;.'G9/:V0#

<3V.7%GM"KOE2E]).FL5E;>1I M=?
VMA#1@C;WN\;3:':L<>USD2#31Q,I_5E?
%\^L"\N4WOEBB5[E9K7%L_:Y7
M1Z=DLF12%)&B*@M+;"&-
J$AX2"6#3)=SD0>Y=(A?+
<48)UIM.3YL228L3=K/
M/PQA(3<"BC;KA="D$84<-%%NA1N
(]G1$K[H*2S1QR6K<#/- 76%XVT<*_GJ
M!=[AO\O-%X)V\G*9I!!N!%0(Q6A<%#G-
F(AHRD21)C%+HJG5I(LND(&C#/S6
MH=9Z1O!2H^M"T1[Q0/T"O^*]X^CY]V_9=
YWZ.9>%IK>:JJA=O:A.V M8%_NC-?
SF^7JWT\E']4M!"VX4[?A?LQYKBH)R4U3
8A3F8>1E%0&&?B 4I8T MR^*8IB)1/
OS)&*Q"R^#/Q$']B!8%8
(I'I4>E7<:_6Q7@,92P&"DQ(D)W,4
MW9'FP>-3Z^=COO99V'FH+97$3M@V53I'
(I,4&:BA9X0%'M[=#/&X: > MA.|
7?'Q7>$9SKB>:2L\"O@E1!?^#7R,&F,
)/NVD]GJ7N%*&R4;1OA?_&^_
MT:#'+AX^!'OBU3MID4D#31"[?P-
*M]YF1^=%93L_Y::M51.*42.G)I3N.X[6
MA&)4:+\)Q7SBL?_2OM7O8.ORK-
T#/X+7ZO+L/U!+ P04 " &@0A9.V9U MZOA'
0#Z_ | %0 &5W8F,M,C R-# V,S!?
<')E+GAM;.2]67=;27(N^NY? M4;?
NZ\VNG(=>;I]%35U:5HELB=5]SGW!BIQ(N$
U^->?R V0 &<,N;%W
MV5YM%452R!B^C(R(C(SXU__U_6KRT]GLS

MDBPW1%(3"%C*B W.6V.5=IG^?
Q=_IDS*!"*2H!PEDC-.G$A 0M;<"I^]5*;]
MT,EX^L_ES\\S--/R-YTWO[U+S]?+A9?
_OS++]^^??O3=S^;_*F97?S"*16_
MW/SVSZM?__[@]
[^)]K>9<^Z7]J>WOSH?/_:+^+'LE__]VX?/X3
1E/YPN8 MAK+ ?/SG>?O-#TV
12OU%^GZZ_E%_ZY76#H#B#BT)R^Q&+
M'U_27WZ>CZ^^3&Z_=SE+^2_IV\^D*);J@
[,T1^"T/'_
M;ZP^HZRV/SWI^R)-8UKR>K/2I EW?
FE2)-W,;O[E!'R:M-\=Q30>M9]\XN>+
M&83%*!K+/#>^R7TB?(^VM8N8I_.FB^?
H+?O O
M123EBU8VK5P>++>4SWYTW^S$<_S=D1
M(GMSM;M4;^KU9!9^:F8QS="4W"P'L_!
QW=!O/J-7[[##^(A,OQ)-[\ZSQK
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9BE^6&KE2>9:SA9H8%/[FS4T_K=KF.$G3G
M2E^:V6+$'6,Z1$U81!LH U<$A
+B0_*1.9JXME64?V_AK7# AX^#0^0Y$$B<
MI=FXB6^G\0T>RB.ME9<\9N(@92*%2<1[3
:$ --50!Q9]FMX""&#X?] M93D0,)S/8#H?
%\&O &U$HDX+32 Q(-
*'2#SCGE#)O/#1.:^@SNEP;^6M("&'
M#XF#)-HS*MY.%^/%CW?C2?IX?
>73;!0U6!%!$&,\"H-F]+693,1(YX)4E GI
M#T+#_16W0H$:+@H.DN
@M/\I78R+$*:+CW"51B+DZ

3G)%#JB70KJ8_7C=Q#3*
M,@23I"+.LP)L_,,J*0B$!,$Z1:D[+
(S8@HBM<&*&CI-Z!$DH9]Y*1A67L0)
'EEZ*W"XH8/C M4)D.%!A|Y 0#(;5%)@(RX:
(EP)$GQ|![)4 PJ3L!!M|N?47_>,C83:A#0L9K
M_/)T=MY|FXZ
|VA|T&CUJ,7(2DCBI90D<|F#8=RF4-%@K!?
>#A4#SFK6$.B0 M,-$Z3:>SLUGS=3P-
:930KC$=@$20C,B0TYN9RL4+80&ZDA4JM:
E
MMNZON)WJ!YS>/B/:O_.:>$4<9P5Z%)!?!
M7L<<@1]V%WI_Q>W4/^"|YD$B[%G]YS,H
USY9C)B(0CGT8,)"%|BJ4,)
MR&P(%R(8%:5/]K!KKCO+;:?X
20#;]V^_A$J87J3=;((TZN)Z/
MHG4A6I$)THQ|&&8(F%1*>X3DCEHM.#L(
<4Q M_IK>P)6;
(T,Y8QE$PFU[46,%L3E!$1G&A*'E-
'CK7+A]=CJV]5/#3X164&T M@X!(N>"?
O89%NFAF/T9HY(!JZO$|1$]8!FL('H^!^!"|IL
Q9=#M M##X'N;|@!X&#SUJ%5VC10B0R M
D90)B5B?T*$&9;-5GJD<
M#D+%$PMO!XH!9SEK"'10F%@^45HRH;@
MJ-
A8>CM<##C%64>H/2/C!#F(+1<3N!@)K;D
MQD%HN+/<=D_^!IS!W%]XU;3^K[|\$-
X'_,9!C_=//WX^_?#^SO3CZ<
M?'S]]O.O;]^>WZ5]R[?|3WU6O:?]6U%
[X$O_ZSFY /@R:DO?BL)/\[OQ%*9A MC!N_6;

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M,;_YSGI+[4+7OE;B9HV3^3PMYK=
<6MPRWGD@$"7:.&$]@6 3R2HE9[36]MD,
M]SY/1\H-]:]A?GF"OO-
U>H>B>X4[=CZB@2L;#) $
MII0"!D8,J&^(#PZ!+0D+I."#"6Z#!2?\#?
P^@'F>HGY:5G2 MG8J"'P",5CNA_.?M?
UZ/O\
($I3D_6;R&V>P'LO=WF%RGD;'616TM<4$F;
MA&M1$'3T\""4,$I3 M@[S(\D@O6DFL@.A-
UJ#X#*9--]*2U24PVLD=[SXT,SG(UFN\!W-
!"5:ZC\")X";GRC'72D_9\(]
M]WKK<+#N1W>_8>61H'L$E0[
RGYH8#K_E$+"\;57D^'JZ& D.$((I
M778U>KC(&SJW)I#(-->&
=A4VP]\B:9^6B9U<%Q7%?X P/2Q6:0-?
CXF%]8 M97/D&#UK% ^-
N#&LHB0H:0V5SH!]KIYX'_@\I**?QDD= .9
?<(D54X_17/
M^C:L>3_]VS5,QGFOKB#&:+*:YX.?XR/X?
O2^-Z,HVGB\LT
MV_B,EOT(C&EP))7B6>E%,;S4$>9<2K38W;
JIW- MFB]IMOAQ-H%I8:GD"K\49EI>* @-
&N5J7$1>HB+6>T.T=X$QSRPSS[40W,>^
M/4=/3\V>.C!UU:0^B&CAKTT3OXTGDQ$SV
[HAL7/:J M=GAZLW9/+9\ZP,9>TAR
)3E%1$-Y5OHAP3Q]*E-
"3O/O\]2*9I235UJS4LI3
MGH6PQ(AU%+]"EFB. $"?

*Y_?!QK/$M13$Z@.\%)/[D, 43E1E\
(9L6!E9@P) MIL7YDT$0FUFI W,@O
3+GBV1W0LRZ^5[:@/5!4#VE.D
X+"B&E'*64R6".\X M4IW;)@:,",B
/I7UR$TGU4T]M8+J 1[2++'^]I;',(8_'AR-
PFFA0>>(P:! M%"-!J3TE-@I!M .EO;&!J]IU*
(^0T6^6L/-ZMT,%/P#;<7.??4M_XB9RE1GA
MDB/]640\"I$)XTR.0@L1=.UDWWT:^KT6.5
CYV$S'C]9 ; AJ M1!UDC-
HI\;&TX14TE&24(PIP"W&,
[PW4CFFVH:M?)!VF^0=YO\IJ& "T'J^M
MV60H.\IBM.AZQ?
(^P2A/7*:"4#S%G8Q2F>I7#R\2U>^A5A54=
$3=2&>4 MH[' .E?10$J5C/+J"
(&0D*GEMRZR21&M?.MRLW6]Q9%5\["7.
7C$GR^;V>(\ MS=H2_:*
[60:VYN3,_A14M8C%=!"1FT)=PD9\BP3#]:@
MMKU$5+^&I;;?4U<' [M)_%KN>N?EZ<+
[Q(J R:_-E>IL+:L! 5)F:>!$N;; M>SB5"(JI5
!H*YA,VJ?:V;N7:.K7%M6&5%4-#
!1'YKI1=DAI>JDK4+_,BX6 ML&0H3_UD?-
$JJE08@_8<,DG,XSX!P]#X(*7?
M2N[:**HA[P' 9E6JZ& # -DDW#BSWA6K.
<6^DB$&FE)2XQ".&G-E&J.V,
M[PJ6SFH)JY]B>\IU
%%;:7DV7M8(E?.WF18SFJ:AL,)<4%
[1A!&G8AB @B"6 M9D&$CBJ#S-
)5;U#P##G]NM6=WVO44L0
S$S;0.^RF:!&YJ5^:/%CG1B)23@C

M/*&&.B)+C2UP8X@"4#PRFZE^KG',?
CTOGJ*F7U>ZQ'*["EK5V:66!& "TO
M,,'DTDVV3,5AGF0'P5C'I*M^Y?H4+7T[19U
J8K@=P>06P)HFBX*:&OEB&XV M09N-
*"W-9^DR3>?CK^G]-
+2I^7EY[W&:S^'[J#04M"IH$G,H!SC%L%;J3
($ MY:)4S*7J!8J[D=AO*K*K\[!#-0W
D#V4VL@REJ0IO3&S+$4+$DVQ!$82U4A%C
'D&2ZFT5]A!\I:+M-B'#
FN\/(82UK[WYPY_UK MG^'CF,UL*>
(MY1")BZ*TLD9I>:,M$3I3RZ(3&/M5-
_]';V:K?0@Z>4Z29&C& M'?J,SKM 1
S!L*RB5;4;A_SAFMGN@H07FMGN(NX!>$7/
M9NF)'BC-//,F<$,T"AC=BHP^;+01?=@
/GMP6=>N8WB1J$$U
M[CT$CW7%/PA$K4Z^#/?
+21/&VI'SB1+/,2;3&MFW6FI9 M/40]F.A!=?
T]!)''5=\ O($[Z6HD
IVEHC;\>I):_4WCZEQHO_]DXXV1D,8I
MPW!K\C)JS!E-+'.&J"1I*,]KK>J@X*L*[8-
J1WP(>GM1Y@!_$Q*2_K2V8];
MHDNS/73J!0&7!"%.!I>%QDU:.Q8ZL)2CWT:
$!M5!B

QTUHHN
MMB[)69JU4S='IE3?!6T(^BB12.5QH_*(?
XW>*QT-UZ+#ZHZGR.H[]*Z#@*<+
M/JJH8U@(6PYQ/;E>7#:S$GZ-&&+@N2V1"
[0]9] M? DI&S+[0N*A[/R1Q2"2A/K]V9]@I3!

MUGU41= >8A\ >AZI.5BR,S(TEVZME
ML<6MAWZ++YZDIMQQ$M"C0224:#"V91=
M6ZYT^RSNEFECK7%
<:$++PV\,11FQB3+B=/8"P1_KOQW;GKI^'>
MS0S@<-O@[%VZ+6A:]AMH'V&6AU"2N=
(21[-B:G4RQ'EP)$1&,SBGI*G],O]E
MJOK&6#=X>!IV-
90S(+@M>;E[V78KNQ'E,=$BKJOVW^)D?
+9/*+X*TI%%J@6ZE02ZEL(8 LY%HX;S/
MAO-TWZUX8=+?+JOW&PYV#+3CZ*1OT-
V5W$8'__'TD>XK4"Q\^]W"ZNQK*M]L
MHYZ1R_!;2Q049FJ'5; ;$61?U&FL<
9R^Z&^#IO)[6
M>7L;\GXZ7XP7U\MN+EP[PS5*E+?
%T#8KXG5PY=$%!1,2=Z[VFX0=2>RW^+>(
M$[NFV@:$RJ>E. K:
<.8Y6KTR_%RR5!XF:DV\RR88FA+UQP^'^W
MI+O\RB$R'Y"E6K%QVP!42^,S4T!4R+C!;)E
[7O"9X@91AI MDX/4_#QT]I+Y*#3OC5<-
P%M9K/F6WDZ/F+J$QY7PC"800>,\G::AQY=
&-P
M0QDK%WM:6Z89M;7;UEA2=#@_*ZT3EYV;
M(12D7C[3=L&7<36.1FHCY]!5:_Q=:1U&NJ
MQ,H%"C?$9A!$*@CST)[5?
MQ]U.T].V#=9?$.$CJ
T#/V:SY.IZC(MXUL^(]
MMI4&MTV3FWDI.Q 9N#*.$B&@Q-
0&HVO#,T_!5,XLGCJ=U5XG4["OOV
MF8YDRNIH: &;F,:W*K\X$9F(3L0-

"B"TK%$9A\)!+34VD3AE+YN6$,C_7<4VRY#
M]UKP/U6B\>"S^TW85])84T]\?
6O_0YJ6)^TMW4'BP9NE(TI+C#!HF1# RV-
V M+0S3,EHF_59JW_C0?
K/H'>A[7X'UK6@\W]+X8IJ^ATN87J1Q*XZ1*
MAY&EI#PB:"40A<&A%)8[%K>K"GSTX_N-
B3I0_N%"[!L&_T@P65Q>P10NVH.P
MQ;'V3BF&#DXLHZR0 4^L%YIXEI&
H!DU;"L4//;I_08Q'8#@8!'VC8'7U_,%
M2F+V)LW&7U$3-XU?1S'P,@ T$$
G%R,OJ@A([4FFFB7IDQ7W!S<_@8.G5N@W
MLN@ "U5$.8
D[%]AW(8^I]/2%FQ^FMMG&279XP0H+\OL
I09HAVG M 9R,K'J*[4EB^@TAZL*GKN0'
*'G.\U]0J-9GMK?L#OB2@;.6"+,6H,;) /Q
M663"N"DO[M%U#JHRKG:CL-])8-V
K4,=#0"!#V369A5'/CF,N:(A(N,?,NEV
M@)HESD=KDLD 14U4%U[PLI6A&V%*_??
5>':&2(,!M%$,HI%PFWY2(VXQ^6)Q-D[?
+'!T1LEY*C?W#\["3J827U[U<">.
L*SR6(;37$Q+EDD$3I6FP M8
,WL<,#;9_B_<[#@6!5>KZZ^WD_G
MU[-2=OVZF7UI9JL^L^EJ?'UU_Z<
HU683C@'88#U&,@":5I?%")87# >:@]
MTWM7&@=S5U$39)TJJN\T]HJKD^7-
ZPT'PD0/'"7P9M6C+2.I(K,N)>,>X,_@1
MW&]WE_'HQP_F,J,&2BI)<0 &Z?TT-
[.K5@_G*5Q.FTES\:,\X84%G,V:D.;S
M\G+7&:Y\]HID'\I018/'K\&OD@O

50HYAOKUZ=M0-IA[D9K&IP.E# !J;1[B
MH<1&D>;
(71E+1@U*2DB*1S@:%F&$2]%ZSWWM2/X)
ML]&:ORGS-I?3)F!5$+O1J66$YC<&*-
<_(F!BP#\5QZDB2UB5G'!8.MSK5#
MJ!C,G4BUX^]H.AE$I?(C&PADR$9222)((#
(K(%:5=^4NQI"3$]K7GCVSI\DZ MQLU(39-
UH+ 'D(-\PF0\@6OB8%NN--
!)6\)A2)A#A)JHV"HFWQHI@
M\%#PM>=DWB&@YYN^3BYK]A;P
S+6YA-2\>5FXDV:XF$2)T7B'+K92G]8L0&
MS0B7.666K=:I]@W-4[1LAYD_5/?S*F(?
@'&YS\[M71\0O V5W@ T3-F_'D>M'.0!
(93(E(1+F# M0H<,;:=GA D.(ED,
M7_DT.\W+&3:GUXMY29-LMN),
('$3:$I84K@W;"D!A*B)EBDRPS'V-;4O_G:E
M<3L[]8=J/]FIFOY
,%S:9VJXEV4>%S.X>:4'35RP0(P'IH$GT-4?
0>]$8+\'
M9;=8V1.8NRMNN*AW'S^___O;ZL/;'OOTKB
T?OM <#U]&0$KF/?$:N6(#,X12
K/^22"94$G:VMW;MR1
MQ+HY,&685:6O+.10$GC9$^=2:6OL9,H&R
@7=FT+M'Q?&IL%[D/X#!M M[UH?
D4SA!1D[+1>S9^6B%O6V6,S&_GI17K*=-
V>M'FX%J)PP@B=&A'9VV6+3
M.Z^(*J&;%]DJ6SL;4HGTOHAZP!"_?
9:9F]D<)AO]9$_B?UPO:P^V
M$,L(A+%4H[\L2D&,%"81)YPDZ+4DH82C'F

6"F[W*J
MY_2QYO]\!M/YDKCSYM,=AGC#T93F9,E''$4
T79373>='P_SRW:3Y]FN*%^FF.T';OO%3"A.
MG:4@$H^))Z
D1E!$1B[0'5&&R!Q94"QD0VN'5O6YZ/==RI;
MV>MKI&D:?K36!J6]XK;\;;+D?
2<#D20BD% $@["&2%)F*#0LXD5\
(*)@W4+@-Y MAIQ^O9]C)L%JZ:0:O(YXV?
3KR<>_OOW_N/G\]/7__[KZ85TBS]L2$R,9@,
2T 9/^4C
M\0S_,#)2#D%E&ESEK;X588>:M]M%SHN1
X)>;7<$I\<)U[JZ-%> M*P^U7YK[?4+R52['
S+<_[3KZ/YZ,<3%+9"I(=
M*SVH6"GN3&4(4Z;2>Q5-
[.QZ]C&"!H*E/33]%&@.%OL ,'2/AS?-
%8RG(PLY
M^%*_1+DK]2A>$\@B$(5>:I;,699J8^=10@:
Z2/Y5,VTM M\V^I%!V-&'"?J?
$$HV;T]LKC=F"@,+80&IPU*J?:;28?$-%S\?
[ABGWH71\@ MY6'!9'U?$..XJ 0F9S".
[Z>OX/!EJ*DC5 <6C+69Z]HO8I\DIM][@?
K8J2/U <#G)(3KJ^NVF^93B=H58SQ"
MC+F\DLE0YMJV+105[A 1F#?!>B-
JVZ&MB>LWRUX?
7MUHI4>XS6>+45OHOY[0 M?
C9K+F9PU48JADNFDE8DRQ2)#'A2@^:*>
(A6ZQ@C3UL]9<-E-G"%?UMCZGD*
M!E(0NG_H7U'
@X3):E.5YB;2F4"2"+I,S>#HTBE/M'3 &

5%Y59IU;V TF?$
M7U._+T)F#V'W7;!X[GL)PH+#Z=E:!C;!Q!-
?]H9!!@WA(@\ MK;CPZ **B(XAB,0QN$!_
/]MJ1\T@GG H!2VF_[ZY!+]G&0=0^=@6?
9\IKU> M>G/HO+W-.87%64*PQ]-
\$ILOK6K:=*U%)Y'',HE,HBL762!>)!162$ER
MNL+9M@TM RD-.,P=JB[T@8-HM=,PLE ,
(P\4%RT!*!17 #>("1X\L\(DMM4C MP -
AU+>S5%_[.T!K#U4,'%SKLL2;/ =C6KG24-
J61]K,2>*Y+I=+P($SZ@7?
MJM_WH=;J'EW#!=P^F-
C%FAVBH"$DHF[IG[]K9A_3MU77_/'T
CV)*7X9EO[@ M.O[?> M0;?
[!D.*+".>!*4+)F>)6"L-H4Y!+C75L?I]RV-
T]'M+W*':[V?2#]7! '"T
M%L[GTL,$9G'^^Y>(>Q
UC?];,26,D)0J182(%)T-E!$=99=/RK"]E/&
!!VZS-
\&$]3VV!\9$.**@M&./>X1Y@%XDK#O*QM
MS%(X'W/M"^2'5/1[M==%4>9^ AX 1-
Y/0[GV3F_2\K_OIP^+GC\UDPEZ#-]P
M4XR\S%Q:M*Q)0IG(8#VQ/,8R3L:4/E[45C_1
/1M MU'\];!DGF*J4R \795WF%;V M1MB7-
A&">VFVJ'00WI?5B',+(N1252$5D49K9
'=1JVEXEYZ!U"[W/,A%?TZ M4[-^3J[TSDF
M?O:7^P".N4.?
2P>766!!$U"\#.UCZ*)JD4L5?M)>9,5R)
[,2.WXBWUFN])C
M/*9N!P#E9:W^?'Z=XIOK64D=+@ULZR=\3

_:'Z'/RY)3P5!B0JGLH/@'!LZ6
MB&R,@D"MCK43KMM1UF_H>?
03MZZFAHN_O\/D.JV9,J(0#@ECK-*E"-
T,8FUB
M>$BD,HX0__#U7VIO05B_HV8'@+X#]#0
\-UY(;#<2"\.1^V&N6'H=3-?_)86
METT"J_ML;Y#:29.)T8],CG@9<^%+>V\9B]N
M4R35R!+2"1*Y")82B7\KCD
B<SRU10Z[8J;.P^V=OI9-_^ ML[V[J* JD
;1EVV9[+E,BW&
R5TVNVK2=G?)'CNV/SE*^[8-
^WWK*]S.S2Q=G4LHI'-@BE%%8HRXFPVZ
M#38S13++1AK#N:E^;
[\-70.YK*^&FV?.UCJZV=LT?
DTSW_0U'>WD\Z_O/IS^ MXW--RW?
[F9V;ML>IKV^[;IJSSV^AY[V(3"8@213H:>E
MP3Y'3X7+T_*99[.F;(7XZL?O\Q3?
3T_QV(92>G<2%KA)VBDLMYM/4H6;31!N
M7-D;(93"K$P4Y3SY3*V4M=-JNU,Y&"MV&
((>N7/M4ET#2.C>O55VUC%1GIQ&
MP0V1U&MB,8XNQEAC"!2=J_Y*8$"C]KK6]
@"XV7A*<=Y\2J&9AO$D MW6'IO-
E9FLBFRM*0:*E?
%L58YH&$$(TVSMK$:QO[+OCHMZ;IR"CN"
PM M:W/4[[MF]J&!Z8>273B9+KL<+
<8_5$W:;A59,58YX#
(CX=IAW&H5OYZDU7B6S>%A(VZ=%24EY;
M\XW0#EAI(S'<^80LYQ!J)Y^WH:M?4SHX?
%979=\]94Y"F"V9V."@R6_&_8Q

M$DSCV2Q=C:^O2B792+E$D]:!6%U>F3M'2
MP6#'^AK$_5R;E7J%-
C]NMG4:&2,A.I:)9[:,.LB,6 Z>1)F9E
MIB2XZ$J[,T<
F"QAH^$L.PK65D;BD\3T6T@Z. S64=J
*K"27Z!CN[R(6H]' M_K0QX+A-
FR5)4U1"$4=U:9?' _&66B(319XIY:IZ._
M2>NW '5P .U"H8/P M&=]??
8'Q;'G[4+AY.R^W$2-/6=;@#!K]C'R
+GT<@R-.(V-&T^A\[7S/XY3T M6Y Z.!Q64-
<0S^B3^3PMVA:SY8LUDZ_11;Y(\Y%ONY'B*
%+;=@)A&O%/[A
M,ACOF,JQ\Z/[!1K[+6@='%
[57'_!WV;3FB=E%_3).9F5KA)5@*\2#%2*334
8[AO1I](^;RX5,_UKH/!7P>*&8#!/(,?-WW?
3F?C
MB_$45JG3LU4+YAN7N3#];LGTR"J14\D<&
(S?RG1>/!0HC>@ZTQBX\#16?W6\
M#YW]7.)T@9/[US%=*VT0#B1NZ)!2G+]#T.
!E'$*@YTE" M#+*,+4<&T>P35Y+\5(<4-0-
N4@NS)B %X9SSL XFX4]OS>
M8#!'^A'T.P#T/GS>T5[;KX79^L\CQQEWMI
ZDLT8EFK@+GLGIC
MANTHVPZM_W,NNSO0YR#.^X=\E5O5:_ST
CQ9"G 5RO,FW+MVPKN
M410TZM*B("11&-.9N%!+9
M4Z=*+MD(%LML#$X\58[D;!C5*3)A:]_?
UZ1_.]#_S[GM[PT;]@7V]>6C[*1 M2LG B?
8211QPVY=3B5AOF)GNVU&])W_'?

F72AM/WAV"Q@TB4=**!OK%T6E,"+/%%-
>^''^9PRKH/(?
OKY'N\6*=)YR//"^%9#DCLHPK#5$X2D$XD
M63.?!;=;X;
S$GN\"JL(H&9PVAQ$XFSS]F7C:K 8"=PZR-
>K!*71YIOTI9F/ M%_/WTUZ'N26J/%V?
UX7M, MM?5M9I,T':W+P<,H2%((CGN3 \J
M$>>T>C]@ZVFZ.)_K>D;4VMUMRIVPL[Z.
0"X3HXV*&+(I M6MZ2NI05I8SGG5R\K9?
N\>SK
%>="GX@U9LG7V$*9[GJM9F[5RNZ_MO16
M..T+MO%GU^']AUV9A2N].1:2V%IUD%#!$
MRHC(@AHJ8OE91Y7S6Y+8CVMP9*AVJ+7
= ;+DO!]7FSVHH_[K*TWJ"W D5O
MR>8(BF0?D4E6)NXP'DE*F0M>GIBJVA?
3NU'8;Y./'IW6(RAT"*9T^_/C*4&,
M@N(*HC;$:2B/I,L;!DD3X=PPB0$C2)7Z\P^
(KO?"\8N4;6_BU!%Q7VGF3;? M8*T/LW?
C*4S#YM,;\
(&"YX(H&EJ>2GM3B6>9BLHS1T.,\BYL7WK
R"_?:I MZ3O\[T(K [.?RPARR5+ZE$(:?
RW>37&O$QA7RD]<2
31HW$?)4:X=J"URTRP MVH?\-G0-
X:5F332\&-P?J)HAP.V^#_T(2R%
[BCYY(,JV3PIS) ZB)%$+3ZG.
M/HO:S16V(&L(KS"[!%MEQ0RCQ&%];
["YF5;]9U&HZ#FT36GGHQ2TR)4MZ!
MK!P$E@4Q5O!
A77!UZY:W)ZZ'J/K8V*OLIIZA>"#^]!/*:;K+\N

M[(:F#3=5&F>BL@R=4XYNLJ7H)N=D"9/(F
Z5;N72[KMQ/E-PYPKK7PA#. MU =^0KMS-
MLQY_G^*6$X/BUE[5_&"YB,*.>XG9PDU@A-
)#>*0/*,).FHDXP+&KJ\.SR(M^'[[9
X@F]@/#(:_P<.,AXE,YC\VKY2@[;*LIW+-
N)14*F3(L$+262F@H#' MC1VLM9J"=-
+7[F^]-7']MM$< GX[4>-PKF^>\Z4?D?-(,*
&#SEBS<2^^VX.2#(=J'2083IV\MX%
(+)BDE.HE2BW-]&XI(4
MQ#&=J>),)41O]&E"FLTD62 M-2T>#Z-
&'@FJSU#9;TGGL=^\UE+7 -
S1AZ^+;A[\C(REQL2 X61,Y=FYS,0G
M&]"QIHI9);UQM:^SGZ9FD,]@J^'@Q3Y$>K
/"ZFS.[N6@_S9\OF]D"O=6K
MML()I%*0/27."CPKF)'$YX"B2T&EI -
U0=9V'K0#M/AE<*!!=\9I9O$;M1NN
M;4UNGMV]_
M>_OQ_/.M^+AG*CKP*#21B#09_8URH@A(
M\DM7H_GE^W\GF:.X7:R-$@F%4DZ%
[N:'7&96>*,
MU.593JP_H.E%HOI\DM\9P+I1R2!0=L^3#!
ZAD!V!_'H^C MVP'R\
[8ESWO\QA1%5F8Z/3Y7_FP"TSG^VN0ZHGC
MR, XL< = 9JMHA2B5%T6"%9GJ,?
(XF"L;97B[4/Q0]@%*V/_*4W:_$IS#M__
M,5Y<7C:3PEKI"O"H!$;4RN@B\SVOK3V&+
MQ^XQU#6(R&6C8FP=
[Y_F#8&.:!0L>>V(%@*C,0.26$X=48YE#,98L
MJ>KQG5-78*ND@D'!"IW;&>X8F/VXK?

4>9<^52=R0)*,DDF5%K!5 3*),12Y]
MMEW5D3Y"3H_/F;H"TJ%"'P2"MG>S1US$(
+_]CN9Y>I$^(=!/IX79\O_E> V*#] U_;N-
S9^<\1<%CZ&7!(&)8FJ& &!P@A.,JF-
L4ZU+4(Q<<%RHP(D1 B^!M)$Z*
M3%!C5C)!352U_IC6HRD98:B
(CCO%P:,+.4C -' M&45_@>I0V1C=
(Z'/:\>:VGWPR&Y_00\@_E[.M3Z'[VE^PX$26(
M2$#[1!CC)MH@0-O:,?)#*OJ\Z.L4+0>)>P"
N3&_'YMIP"_7C^FG\9$4[)OQ M/$R:^?
4LK2N:LH]"*$8\:!2?
3WBX2XW'O)1@C,,5J[M%A]+
<\RCF#@^_7K0Z M !2?SV
ZQY5/\UDS6^1F,F[NMG8\;U8=V4JW-
#9B7FJC%"<\%JLN@B!.:8'A M-3,R4I]-
]0%#.Y+8KX-V7/PTQU-
FW_[_FK=;.6[TP#UOD*E49)GB?_F^XF 8-
>5^S62O0"P>PU5@]^__O) +1_P
M&^V/VI^4?_4IY9_*?
W__]/[.Y^,F6GQ#>7J8_O-/Z,
LEW@%_&\R6<;'WF7 M[/GX"@^NE\#VV,?
\LJ;K/L6K3WL GCUI3-
\7:8J>U\^'G2>GLPN8CO^K7>!U
M,YVC#8I+[$_CYN*W(');1IDG?
Q@UE"NJ"4)O5L_$ M5R'\T-/X59EMGN;S-
VD>9N,OJ^5;W9W>T=TYJNO5I%0K60$V
U#"DU=$QHP1
M%OK>!+=JEF6FM,NU9U#M3F6_9_+Q,7G_
M]#5-FB^M<&$:/U]?

7<'L1Y,_CR^FXSP.L/G+9ZBK4
I[]K"GE5:N9H*[D$0E
MJ_UPF5O8J^"9J:P^O M-5S<-
WGUE#!D6[8>^W&V>J01K\L[MD]I#I-
UCXR]K-?6GUW-7NW'S8$6:H<. M$Y"#
<*P,9E:9$LF<(YY:3[C3BHO$(L_PDE3W[0JT
M22*EM\2!M81%FD/"L(3:VB[+]M0=7M%PN
RN]1O,_ID6)2'_8%4,E])L M >/I^0Q*-?@R2?
_8SDB.&>;0>[$8H1$)%(C/7A+%= #A+>
[DVG> 7?'2KX_8 M$5(?UEH, A#-
I%OTFS\%4IWA+ULY.8_KV8DGZ2IDI5N M"
(4'T-)Q8FSIF&.9($XHAR(I%;IJ24):V4 MB?
1,$V>=)9F9&#TXZTWMY[*"T-
NO/3P6)N\;R*-I>,A&L*T465_8PS2>3";-
MM])))C>SUTCI>/&AF<_WLY$[?'HU$[HO1
W2FS4=CX WN:2$%8[H8$3I
MP9B(-481E[6RF3(/U:=];4_=X?T:<:6/S2+-
BT-1&A"M1F[>UH8\NJVHBE)0 M3[+U*!
(,NHBE&":"QLC0&_PFU$Z=
[D5HWTWT.L'8PZZ-7:MPR);Q)*.YB(7-
M7YMRD7]Q!K/%%-
>]''\YA^]+0X+6I;08N9ZB,_TIC6]=;CP\-
OSO4M"]A_6L
M3$$U"]NE9&ID/^]$/G^[ALDXCU-
\CNKY+=DW(+]+(W[W[S ;EW]\\^#A[71Q
M+U;C)IB,?H .WI>F"II8[Q-)S,F4?
J&^YIZ:2$WWSX8B]]^6._V*,&KZ?
D;I%G]%,:BT$ M8L[Y,CHFHWL#C
C#L[>2,1IK%ROM1."AKO16BZWQGF-

R021+!$:H1')GB$O& MD @:5 S6^5P[K-B-
PGZ=Y^ZP==]_[E!O0[93MZ/NUI-
UT$[?:4&^SY74RY]:
M[ZIJ1PZJ)6?]XA$(2D@^.,:(IH$C+DPNW>
(\,2'ZS)/QRM7>SX]3K/^'.<[#13YD6U-"
MS/'BII9Z.4K[(DWW+AY_YN/J581O2W,EL[*(
ML3E3$A(S0)D+FM6>5[P3@0<_X-YFL?5&
5^:\M@RJ966)NB.$YL@$RTX\Y(* M
%>]8]Y.%/;\\+4S;#UXHMV=WH9LX-
K6Q0\:]N_E0#W^2?64HW2J\
M[>%]N^*JEWP[X:KM'N]+S>5-
S^9UDZ640Z(FD!Q;1SLC-H*,Q >E0G00J:H]
M*/LPB@]VO+9=_=7FZNO-
)*URU*>$^U:@P'1VQ%M1\,5RRI$Q$6L73!U
L5DN^T[,']QN]][D81L#$* M;.LRE!&
<)F4"3GK<@#0$:UWI*%K9WCU)3(]W"=V!X
(].@GA^NJZ MM<'M/4:QS;-TB>:YK3*
[4#J^5Z.W;8?
7>_^=Q]>*KE^2QRN9WEPJLO<'Q*B
M+KULA"+.,R
*,CCGE$B\=J'=70HJA*/W95E$\3E=
[/U^[L%GU.M2\RQU ME0S'ZL,_I2_-K.V,=
,@QS4UVN.Y8IDFT@I*0)I(LA<(*VFDS[6??
CU%R\&M MF>]][F.)D2 S;=ODH2O/BX-
OB55,$L.#IIIS(73M<;1;D-5S?]T:V'C0CKFR
M,H9L7^HT.>F_[,9Y[L ?JT#X8!O!
[(*QAP[/O\\$2MY[S
M0%A@EDB*5AR2]20;RIT)5CI9VT-
YBI9^IS1V!*PJ@N^[B_0KF)3G?Y\O4UJ<

MYCQ/BZ[7%=:Z4M P/?,XX3[G-
&0.0O2$^92R8*:2&R2B5 II!#E7:_R
ME:&W/77]#O/K"'@=*:=O/^S#>#&^6-
8&WN/"LL2$=(Z(J!.1(0CB19E)8E.@
M0E#K['9S_)Y<8BN>W7!=U=*'P.ERE>3])H
O-&>1$Z+
M)4^&H#H;4!Y:2(Z7X5W>$WLU4Y&.P5I
VY^2AVR:]^O%OK\I/FB]
MGCO0=VAJG^TW;@S&'#0X#$%L())K1#QC
M2UPZ(8W!CR?MI=Y*-?%T^JETMRQ#3-
O+F58+&SY2D)2#PYU'0Q$.2\0GGHA(
MSAIM>6:Z.VM;@8$!][G?!7=/F]MC*WD ,?
D]EI]B\O=IX^=I]G79]N3+]0)_
MW*#1F8SO39-27' M8IF!6LH7%8=2-
^U)0F1*37-)2G1E .JPT.]=
<6U"SN/PEB_%]C'VA,# ,7P=LI:#
]8W^@C$U3*FI>'.)X321W*WZG2
MVT&&DD_*P70VD6=
[,ON]+3^^9:^DL+Y3N&O^XG]
<+TOK3O.J<_R2Y<=8O;L'
MI8N.>Q6)D"$2&2$M9VP(%43B-
$=_OS+MB61O!6+ZO7JO#L-
>=#0D._GJQV;I MP5]GS?
67<6G;=)M_$=JD$#R)"4KS[DR)"TJ3@.*569
6[_7]=U; MQ)JJ&7)J;-
NQ7_LGPW9@#S3I(>.TP6RI;;Y0)FC!6@GZJ$
N$@0#MK M.=-ZJ^/E*&/-
U@F/M717243<'#.8SG$1U-:&OT"=TLQ:(
G*O-+BOMJH(['" M,ID4:%-]?M'N5 Y^!-

DN,'DZ2]6)TOX8UJV&_>K.0G68=-
]A@).5/%I.(W"* MF=*^ +]B
@C#LRYHEXVSM>\[CS=JK'S\QJ=^A?
&D"/U=,_N,Q\$]AS(X3]&C
MI(2VDJ#H55IN)=
(/VE.OJ+>UBXAVH>\/,Q)L%T0]U@VR$X7M;
MOZ9)/&]^@T7A;T-T&TWAK,\L94^MAE/C
M=4:/ED::CX313A0U #>#/98OD1;5D0O
M)WU\+]T--_)5]U.8 L#[TBT[111F V3&T?
H#2SN\TI9G M,A.6F!."YQA"[7[3A]#;;\[Z:,
]DD+[OMS;/$)0;N-0>F7_I,\?!VM-Q2T7-#<
-7//U M&N:7[R;-
MR+)\D(D3*Z1E?:ER#9]=.]9>"U4YOA_)&8\<
M!,]J5_5WQ$J_J<_^\=X?
+H;B:#:/[_F;Q$5Y<[4Q+7@II_L%G3YXR%D3
MDG)-
@"9#@L\A!2]BNM\7X04']'":^DV)'AO7?
2JT;QP7ON:%L30_G6ZXA!^;
MQ9LT'U],RQX^F:]$OR&0WTO9S%]/3L[N,6
M1:'!;87FVI3UFT+M!=.]*K=O9*^;-JTY?
ZPP_QZ+"$,;790$#. A%'#?6@!+ M6*+6*$J-
H'8K_.ZW?K]YU%Y0>@1%#3E/*&!Z?
Q3"FG5@,*'G>3(")P3Z0* MB5@J+/%*
<.=1:.6U5ZD_E8Y@A3=#^X(BI%0Z7S,56O,]
QWC]:B*' !@ MS_!H>W.='MN7]RL3$N?
2!R",]GS372'\L]WK$_4:E#$I0RH!IL(
MH#R(5A"\,3)XMUUN_ZAD]UME=8S4P7!1,
##?9MO?'--]HP67.)UHHI(ZP7?
K?"A)X8Z;=Q^G%SQ\-

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M[N7XRSE\7UH;F,;7S=75]11/UD]I?"NID[!1
[W]=U0D>U.[WNI52C MUC>) ;@6%(
DSWA.9K2'>T4",U4)3B_;G?@KSQ<.H S)
[[!DS?+P_
M<63UC9;AN'DG5V70^LU)_:Q<'HCE_BL:DY
7% B5 8,T8P-Q3BF2L\R")L&X
M9;MNEVK4]7,Y^@??)?
U@8\C>VN=+%,EYFEV]:F:SYEO)/*/7\:$I+?
EF5R4M M?4"#IVT_NU[CI[VX]?
9,RR\>"4A\-(EQ[DGF4%(]/A,;OI^1'4P$IY[
M'W60\(=LC#9\D3;T:>?GI.F!X[M>_-!Z,
[EVH[^2W=E8]>3>JH^ 4"F9?4"O
M#K(LQZC-!(2S1#NI0M !J*[=^G8G
BNY@:L,?6K?3SWMXT9E(27T(J2PN'.<
M%\3:D$GDF7HNP1@I=W3QMENY7P/5'62>
< KD76_/WU&F: GFLZ]9/5 M.,;-
UN[4*1D<>H#3F!Z2*_6YSZOGON^-
=6U7/9;E*&)VECWUE#-%_//EXAE
M7[IDW58117?,V^L799 MM-
QIE&5?;2Q[,IN5:8A+"B;MI[>!]_H7[W_*_-6/H
[IT+R'IBR98:MAE)E M*HC+21,*
(6E'G=F8C5O_K?OQ&.TY:#G>7GCF,?Q
834H9V.MA;MZNFD.U)K1
M]GKRSG=^GY94\/+YX8][LG !!
\Y$YY5$8A5Q IC"8LF)P&4^="=AU*?GYY[
M2@QA)_4,DH]]H+MRCRZ;">)@OFREA?'Z6
2\;P+"UMSH'>TI8?7]=YVH>G M&A?
%6RU^B_#HG0TB)0+@2R*,

<>)5L,0[GCWW@3NVW>BGG9:M9X#OKU!
M2V_&DVO<2/<+.[BBQ@E-
#$L8MX1VH@T' I(9#R[$&+KK-
;43J3W>O'8'H*=- M9'=J'')HN$M?H?
T*;W9:H%Y%S?
Y\58HFE[B]!6D*0JD45)ED)8ATB!6K)",A
M>^TD8]K>+_T[>-_?
I:">P=NO%U4"'J4TAD1I40
A.G2P#2,,>??.."^K/^0\MD.1^([
#\/.TD>M>=8,8^W$WA'R9P4R!2VTT,ECNX
M]:G_
3%ZP2+]54S[##C52DK2?/YYW1QX*R)SZI
M,[VXQ5@(.C&>$5E1H-
XMR\1IB7\XT)*5WH6Q]F._IVBI.
<[O[@KOI[F97;5: M>O5C]5
MTH8<&+0#@)M\MO&1;]("QI/]+-
;3GU;/:FU)<27+=3J[@.FJ?/!U,YTWDW%<
M0GX:-
VFX[4:P;#R0[J;WD@6@+'+"E>/%M5+$1X40
M&1^OKWR:G>9_8(@_^7'Z;5K2C;"XQG_RX
S48BX<8QR))2Q43E4Y"."ZV:Y2U_9K]&K/CP
M-4V:+S>U6Y^OKZY@]J/)G
<7T_9]U^8OGZ&*VB*%_^T'PS%WMOH-
/4W.H"_DQ?=OX\%DSQ2_#
MSD@"+&ET4P<'F)"W4
M%L5!!/=K@2MAZKY#>3P5#N!Z^B3^Q_7J
Q_,1CX)'HX!H*%,<
M3!GKQ9TG@5+I5>*,R=I5J#L1V"\>CPB<^
"!ZCK]WFD]B\Z4H\K=4

M_)Z1]CR+Y/XO>V_6W-;1I
G_E8FYSV]J7R*^&TF6EPC;\DARO]%7C*Q-
0IL" MU "IU^I?/UG@*B[@ 5
'IT"Y%UD4)2*7IZHRJS*?
5"!+I5#BN69OC'])PG// M9&:J-3O%0W),O
&.Y_:[A%?[^J #'-
T8YUUMT<9E6OWYF4+V+"KW@+A4BCDG
MO2X9HBD65!"]L5CND/WL-[N -YO
M:WXXS]?U';?>*'_(E%3.SDY*T95
UH",EC1BUH +)4$4T46+B3/3NN;W::F.
M,RK<$2:+47W6\T7X]EHN?[CQN["'K5"C
M3VYV'32&)1K= UW+<%-
M>Y.UT]8KD3D+2=826L8][<9<@_)%J^P-
[<>MN9HW
MR=.P\G#]+/];/ONX2'?)"4Y\1J.DI
47(L7ENDZ8Q:(@R,!(YQAX\W:489)-
MNV\V0\J&2L)6;IGP<%XMSY[4Z/Z?YOP[?
LKKM#"@D\[Z"+K4+G3C,NF9'&1D ME?
LU&L8'O=^3(+>@1U_=P&Y?
&2=^M1X!+XL)G#K5UGH5:8N%U^)9RS6M
(&5<$+4M2CH6 M>6I]]_*- -
/>HXQXRNUO[@ZP\G";ZNVFUI=?
[_>\5HUOU)ZGVL]Z:S&:E *9 M(4'QM'LK#
*P3H0**DC&/%HKF]=.CJ#'Q*\@N\/J;F8PM8
M7JCX4)?
IY58O.:=]@#8"HR.I98,!E/49@&F7;.+:13GH,
9.#8S&^
MIR;.$=Y66ZZ7<0Y:9M0"BM:!1,T:?
&$<2M1)*>8,]X/*+9](!ZX_<-H)<2.G

MF+N9M0%%5YJ/#"1Q *R@N^ G7/[-AT[L
M]%UC5S_,
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;A5DF&.IIC6
M!;$;!9IV/.IJ]@/"KQUD[>Q58]./G5I=R.I)2.
(8<@0']02[6Z7@
MJ_OZ73U'^E!\8F0PI6N+H
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V-Q= M/6'QE_GG\
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(2WLUOV\&\3I!&?M M0?
8W/;T2$_@>OGUEME^7.;_/L_S^/5B93(*_(KU
="H_,,B@D.1H9!"PGN5 MI1X-
9(^+-0AL]GF;-4?!0LRE-N ;4%X*
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!2UMGW1LL\4[X]LC=V(8/Z;S5<$>G+D:P<
>;U861 MWM4==SUT_L.E2VSKM^]@/LRB*
M;5V[MDF>SBOKC[//?^1EK![\D$^R=
(QRHP3!,;*8 MY E0E$P&U$D79D(IK3/-
P<)U7C'9$G:M735U+/9BM_!N53'NS$!3HD'
M'T-EZ_S%M,W.-XJCIM[X'A[">JO5,WR]-
PAVW>1YL]$ORGM\PS$[7J'0] #V+ MMT??
A@[JW XB]R$OO*11R4Q;P"0-'=5(O[-
:@G1.>*VQT#G>:1W&^$@\+&!V
M*-78QGL] 7+#*
["NRQFMHFRD^$HGF@%K"
[711G*,J)EMW6/S+$HUMH+"#J4:
MV_BE4ZC=*P@HT47N9("4903%Z\K,S$"

(I%1)66=Y"*P=7ZG&5F#8I51C&|_T MA+;-
Y/] "N^P|$ZSBBT"(HF81W MK'+&.-
|>)#)G/GZJ"-%KKJ MP-1&6A0,(F95IQY$"-
I$T,Z*&)$YX^|$#!O:QL:6=MJH=W+L]XF*J>
MUST_&]>1D%AD'K9.#B#MM7TD?"Z4_7'01
M&:WI0JMV?RQJOA[Q]-
UY2+,OLQ6AX^J@M,)&:2DC1ZP<=+8H|-9;|.
MV?S5:9ADTW:P3 [L$=W8 3B?/MJN]'+"JX
%"J><1!E&N7CE+'6%|>2UC[[Y
MX(.ALDW;U]
(-0$=Q90<0'7"H7#%P&LV2C1:0,SH8DF'U/<
MT<'"3=NVT@U(QW%F!RA]M5A^7BSI@'@
)3NG&%B*YD$5E@&=3R 4%XZB M_CH1N?
GNN4&@:=EHND%C.Z=-
G9']2)'R[,/|)GQ^N9BG:T5(UB@* RFD!R6,
M!&3&0"XB.!&DH3|9E$AM^I1!D/+/%E)MO
9RBAO(4J!D
M"8"5/IO[HJ7@)FK=^E%V@SC#WA+8LX5>
+Y7B]-3VI:7>#K['_KP!<[? MA-
/9A[53KU32A2D1! >F<@"5,=5:?
P6E&.&]M#[(UB0C |0:!L;G_[+5VH,=
M@/*'O)Q]
(06^Y!M3O9VM+@:_^!)2S#Q"3K56GSD+(7
R'=8Q4;:H5&QC-&Z2
M9]K;R#Z*59KYJROL57J5V@U:E^_E.N7:|
<(DV<>1?=9O;,A$@$B9/"](:5/S MXKM-
|DS[MM_.ZX_":4|7=
"G7^J=>EZ=O:4M^DJ;J[K!E+P7ZYGL-
>M)A9.) M+ =AC6)6!,Y-ZS?

YQZ7I!4K[>GPQBODG?
2^_WNLO/E9_DCCHZ2LN9
MT("JK(]X!L$F#S5XP& *'?
>MT;11H&E+.48#5#LG=+
Y78WU_'9=4.19R-5@ MR4QUY]84"-
#B<#*D) 27-K7N&GQ(CFG+(4;#S]XF[P
VK^@C9^NC_HX>7MO"
M/=;Z]W6:X1,XC'7^6BF^2)2R^;/
8[),&Y:/!I\FIN_B-%N34:?[:Z$$'3_'
MRGTCDZ!$G167ZKL$0^]9PN19ZW/L$5&F
8X?#T(-##_U)?RM*I?Y18J[_.D< M*^-
:KB4OMPI>SL\^+B[^Y@5M198,>1;
BZXCJZ6D\(]Y"O^"S-(Z@^;.\]!C M['L[2C
MJ*:]+CBKP+)Q &M \]X"9%S)1B.AM I
MKQ4.B(Y]\;B#JSH(VVY4^7WMS)O" -H-
%G&V_L.?YI_PTA#U*OFZ1B!&U(8'
M$#&3>854E-@$"\40[(34N;6[U![B'MD -
X%3HMI?-L!C%N<8;]><\>J@"Q3
MD$Q&#ZEVAI/R%"Y7?
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(>G
M^68#NF:S9$YQI@6'Y&6A!8X$A<[>6H*W_
MND;DM\5?)\;
[K.N!)YQVH"Q'.NL"@Z+1!N6\B.)PN/Q6MFG
M -Y#(X!HX?
YK1I'6^=G;C&EV^O6'3!_X:39?
ZW^]"UR952N446<*NG@4H&HY
M(B9CH([ELY(;K7AKBH']I>Z$X6?RK?3
_N\4\2=)*Z]*,>!2"D"_TQ!\IGA*

M)FV2#4*8UO0##\DQ[19Z:"P,@.)6CIGZ!NC
YO_W'$]G99;3BU+(<=5<
M/R_.5[1Z_\#EV>6H*PKD_[YXGB
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MT"^L]L1$8YV[.ZOLD9NM]K(=/^/0?
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(: @5"01E()2HC MK'4AM)Y:LUFBXW^5;;,)-
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%;!W+WI6AEU+Y0^!L M.X-W=>1?
+XI'ULIV9X$0Z)*7E&5F:T
QRKL]*0\R1*TY3X$+.1KNFJK22ZG^
MR/"=SOW'L
K6BYM.B[>S#Q_/ZD$13W'VZ=9)X:15)I'IBZ-
MDDG.HQ\O"-
A1Z%XZ"*9!=E.7=G;XWTJ)3]#G9*+AX$6]%S
M4H36#7,/"C+MM<'!T;:MZ;O8!6^7U]PMPV
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M_9WZK]\[F\K_J?
_]\^\LW/Y^,>O9O$CW@_*__+RX^77S$0V.9<
MN_@QI_/3_*:0AQ;TW=.+JO4WY?
W'_#)_F,WG%TY[/4]K=ZU?8U9ORK> M?
G&3D[Z9X]MOW/QG?+C:PU;=&7\T^ M?
3Z]0Q ME5(H8/)2U?"?"3H"%0>F$RLET7H-
!%
MS+B!98DS68I2DH*%2!%U4@+JJ%1@EJ,RV
"&Q^272!G&XJT;=S8%20?
MH"90$DVQ2$:*M1$W1D:[$^0G
A*1^>R'2\;/BJ*M*V\O@U%VC8NZ !.#U+B
M!(51ZU! :T7I5RX.@LD>E#51%(4\J-
;7VSNS$$U#B[:5EX>P$&UC\BY>EZ\W
M_)=?;V42/R[S?Y_G>?RZ7F0LN,*]D&
C5KJ40&E\I5T-
;^(+FYB.G72/6SNJ_PI/X_GI^K=O%Z>G/RZ6_
M!)TJ_ZC@I4[+K4[E16'F>FQ27":ZM/)0=(-
>C?3Y4P'I9Z6U:U3N?:(WW_P M^5;[;TVU-
N3ZQYP$Z9GA*D#BMNY[GH'C3H(4/-6!?
URIT4ZK1CITLGPF1^> M .Y@4-
EYJ7RF'6B1WIWA\JRW!?,3A=2_+E:KB\+'6@
Q&I?U#7?%3T((*GHF
M@/%:%ZXHK7,V<6#):\=*"$FT?
M@XC&:=W/P\X\75"E;/\722&0NS2@.FBPJC
M",YP#LY;SDU&F6UK>J-
)3J=#474\RP6T/53V/)U>S]N4YU[;8'/=WQX>
M1^F)5U3:8
/G,'K@0,1;NL;.M^R]&5ZN1$ZCY;Z@)41WPI

[8;
M4;1P.420R210K!C:]G0"QB@Z5M*F&%K/;1
VNB,:H><9Y9&75OB M\9CWA)N2!
(L&>.V95)DI"%H@F%(D"FVBY*W9
^F7"='U[-:;.,B[/F>7T$Z
M:PP'[:6H_.4<[M<__W'.=GL[/+LN.R
M6'ZZ@%Y8G)]M[&GZK;0S2V
MF9R3U19!I*O/?8^QX_SV7^?Y\N9 M.
<4[7R(EO;F2,"H>.3@>)=3+8@HIL*3FK19C.
MAT$3+/)@(">\++%<3T(346) :2B^&(_1J-
MFMLE1LTTCVS8N[J.#_37),K$
M@L,"0DL+JHYQ#RDDD-
EZ&Y)%EUMG(T?:R+:5U[=I9-O&!1W
Z<&N*HL84BTT
M2*I05F)K+S0=&"!];=G2T64VSD2AHVEDV\
["YU>9R_=N?9WE)
M0GW\NH[1UZLL:2NTRA:T$
54*@I")/V\=6@+E\
(T[_4>)EDGM_"]'90CN+4G ML-
[.%N_K=]4PHSP6+1%*8K02"U/@F0R02G'9J.
43(D*ZC M)N[J"8NW*7FN.JE8YVWAG[/
VVY:A"ASQ ,37G([>&LN^[>
MP7(3._RWV7SVZ?S3I>!"45"825QE
NVGBB-XRI_[XEN-5..HE(AYPCU!
,"#'S[-94\K(.QOSPZ2E5LQ\/KBLSYN7EPA4)3
M5O$(5G-
,T3EA6.MT^#%9CG_$\2AW@DU/23'L3T\;;
R"T@^D[!-$?RUG,_[&H730730,7*;U2QEMC
M0*YM19D\.$O_SE_0\O:B_2E[PZRU>AJU.ZY

H:L6"8)*!@)7F@G'G--WRK3N
MM\>T%6G:U^#&B)S06QUOG&_)"E='@6$2
(U[$ R 1$#,D9S[1M/BSP M:.FFO>
^*:XHS,ZA-
>KQ>KL_>)=/CV]JN%)7$:.E:U0(R@7
WA&J\?%S)Q' M(R1K/4;K*9FFS6L/!*V]'-
$!L.ZG[A>- U$683V=?K7>6Y64(=
9"#YE'E.P MG,G6)D7CX%#M$Q8*[F(*
8%_$,^K3>
<[.+4Q9@6GAHR]TUT,V6VO%J<
MGE)PN,33JUCQ2D.*$YU-$;C/E"K'9"$$)'-
*CZ78G!2+@S"TT\=/>V71'E3C M^^!
(4';5%W=9J+56$]%('9*";&V]E2F:["L,E,"*J7?
=%)ZVA-H#,DQ[(3$9 MWO;U1M>@V_C-
/Y:+SWEY]K4F,+2WUVSFZOYE'9YF"YYC
!7(YEA8 8OT/]'7 M29C#;LM&$&[:2XL#P_0
_NL/O[_,T^S++)WCZ8LYGGZE-.KZZEK6%F1
M96E,!*SDUTDX)M&SR"WN",O'/G/:>XQ#H*
M,\-2+Y*EK03N44-@ 6O6Y)*5F2LQVA#'N\
(,PI,="T_=7FFT<5Y/*-QK$L%M
M*URN^*HHVD0QB,!:R24=A<#&$?
1L"H%IQNX^8'4R#.R^+IVT_>P'M5&F=^W
M]ZF\C=G'_/R;
<;3UZM*"OGFW_.3B*U+'&SM$U6*%3J,*$@:
M<_HFZ8Q1T8-
,UM<;L%!YO!)$5I+6H<0\'H?Y2#H-
6B7N^XV">X!2!TOK#DWV
M+>+/4)1)@C+?Q 6H[!T$5Q"DY"+'4I(PK9\
('Y.EJZAC8L0\2B*XA_OZ@^&U

MS7]:+E87L]DNQF^007]?
G+T[#_^5X]G[Q6^X(AGH7*N%;B^6R]J64X
MYV148,S28B%MG ?7&T&ZT&=W
6OTHT!;FTA MUZ;U@4O-E03I*V% IO
L1&'!42*13>::HK/1,/N
0%W%V;UNN_LZLJN]]WI(
MQK=+_J/MUN>7B?.0FUESG6HIZ$(S9G
P%0^EA1*YJ7U_*V15.EE+]X;;$_"
M^/">G_KNXUL>W=7=^M,36U0.OF0(/&BR
MNOUVV^;^Z6"S_76!ZZE8>;:^&GI@]L*)8S
R\DA%4"!Q0\3K;$7.0%'ZY MTGK4[M-
2/4NBGC;!0&.7=@#2"RL_I$A)/B5.6[D6E:@D
G<69N*B5'Y
MUFT0CPKS+/OZVT"RC0.G/IKO+*Q[6W_
(IP3''@D#92-";S4&3+C#+- %\JP
M@KXG/NA9]D@T.)I;^J>#7>_AQ[P[.@DKD3
MKS?> (?
(]2QK7MKLAE,N//K^(Y[]*R_S]8Q*
M\N#/>/-C7Z3_.K]\9+QQ-][S\81S$P^C6#?
3$B?PXR%F) :4Z)BM5>*FWOA& M!T'%
(9QH7T1.6+KU*CW&8D73Z*F:!-20HBI%@]I
V M[],/M\';&"_-VSNW@SAJX' 771(=YLB
6U9K4.A,IV,V LI_^M$M*SUT,.& M4YVZ?
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L4*ZWQTAJPD>&T]828 NA2A8&;%,L:+'>TT
MOR].)SAK#X(!(YQV\4BGX!)7JA@TUC-
)LM=39UHJEW@&BYD[9D;%[#LN_PN?'?

M5"Z0E<&|93>4?;,6<:.+(,*D@+I(F P
RJXJR/.-KQN.?HN:[+I9JF M#4V\UQ,@-
XP3,G3ZJZ),K3R@-<88!;ED+. ^1E:\3%R-
=J0>\YRYK:"PPYRY M;?
S2*=0>FBQ%P8)V1BI@0OHZGJ\
EL"!Z52*0C0\M"YN;CGY:])IY0]5R_5JM3)YK
&"F<4%RK2HA MYX1BREIM.%FP-
>R&B=9)G#?MT3N"%X\#G%[?
6+.N<0K(:T) MH'RN9<\4R>C,$+E0UF'K;?
$IF;J'VRY06(SHERZZ@UXMYJMSTND1?
0H/FBE%
M6L3,ZCS1#,A4!*>30B6*5WG0C+VM<+9)I
MFH"77]>L!&_* W]\[?
4P$[T3*Q0+SEI1VE;F/HF9@5HB@6);R+NW
?M]H(? M?PG[*%'BR @X%M@_KO+E-
A*SL8BDJN3U;EYR,CN=
(F"S49#&X:V#\E>'?! MP-B
VP7R3;T_==W\36A$F\@O\W2^.EO2%
[5<^_+ OK:^7XSFB
YVTAN%;@JJK\>@&N>%Y+4V]@K1PP-
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L8X-CWK@P#$H;/V;B!&1:*+5S M0 ?
GX,^+3_FB,?UJ;+C6W=F'!7AHG;82<_
M_;RR828JK/@;R^.J[H=ZVTH,D+F=1"\(%-
@4@F,8,I;6;AE?@BBZ,??0A-]
M=8.DAS]YXF[7R7#4P \=
[$R/4R^+^K2=)8+2Q=14 R'8HH#'5!0*VF?
Y:%4#

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M^U90.Q0?^S9^GSJOV,
;HQS1D<#J4X142I)2K*Y!RUS0D;9DD]\4%+C
&Q M;P6
@7SLVWAC:E#MP.@MBN6%APQ.UP:5DDQ
[1\^]GU! M.++W^COQ=PJ@?
KTF]Q!>A'5(+6QTH$*F"#MS
]SJHF0HALG1FOI;*'#\]$ - M@]F#
(Z*+TIT!%' ZPJ_;?S7P1;]. .
<,X65$@5D)C6HF!/X+-
:D1X9G$W5FK;?;_2C\NNZ9:H._M-
MYZSL14O\SCDOYE_B%?_/>7^:TIG9?
F6RS_]7$6/^(#=$;_PKJ\%Q_FL__)
M]YTX(2_50?
3JAI;J\%X\!"N5"\8GZRF7S"G2&I4,0AVNA$$I
[M9J7B1A86G
4C"ADFQ0+.DG5RU,7XH#TVG\+Q/;!2;8.W\5
M+FB&QB @9?RU)=" 1^4 DS3!
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71+32:VY:DR4*$@GR)L4(YNO079PV*2W<;C
M4B62AMH4",KI"$YI2K29L#+&+$OX9Y;M
\A/>F?MC;\#[I?8XL8(#HBZWC
MT06@X+'.:7")0106:+X H:4%YH6K>TY)SV
M]V2=B !N%M$XI M5GQSV'U?
K%E[';TC>/$XP'FYLM&@8TD[8&L^/!D04%I

(4@ALBW")G=X>'9Q M%(\!C9U9L[;Q4P<
?)*=*:L<*;>B(P1E/5%J!
[(7%DHRFG$79/&MV32>"VO6
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[]T47KW!$-3E,)Q[TD56IZ@&/WB&U@K!TP-
I?>+,SS=M"PT;;B*
M3,1,Y*"$E^!]UF!T5IRQ%((W@\#TQ
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MW:#JI2HZD4"@"55IABD!1:W^8]*DPG53.'A
OQB4]Q?;?U%.O5_+Z MB0Q-#-
J$##9D5TE50IU [&NI@PU"1&ET_*WS2)U
JYF&!C4Z[";0WK"U\UB
MK!'=BT^+I!5CO\V?2%F6)PGZ*3Z
M6F8JH=XZ3#;!>F12IM;<*=O(-VT-QJ$
.9K'.D#CK<#F_H7#K_E+/EW'-SIJ
MQKU$*#)4@ADZ78+P!90MJ+U0A>G1\OF-
DG72D7V !*25>WH"W>TFR_OZ7;WU
MR80EVP0:!2F'M+9\5 &BU[F.@O
MDP\I(ZXJ#Y3@5B<)0I=:OR(+!*X9!)/= LO
M>=4'WBH5R#YE)@V"74_LD@(!$Y<0DE6)\
M\3.* [BTA_CN@2?SZS^[J$9YR!
(WCY1",Q$]DQ!3KNT[@H,7L8#6 C5W62G6
M',)[RMQ)I'@0A#W<"7@8=W<
[U>X^OABGNI_ZCCA+WA:-7YQ=G6)NG;$"6
MK9 66!WYH>H(Q1!%
HOHT%'$XV/K%'J08%UT#AX(*_=NN5L[;NIN
(/R MZNQEQE]]$/^O%C-SE;_FIU]?
(GSOU8G&I$K02F;J3&0BA1;!9TT& RAR.(P
MN#OD4H\RUV[^I"Y:

P\+J_8>Z&!S>U>+V=8UJG^<4WB.JYS^G)/S
M_OWB+3GW]/0DY2!+KHWCVE)(Q&T
YS0'%Y'"=9F\4:U;4X=+UT5_X33;W$@N M[
"^.#U=_+O:^,?% M\H(F^M?
%:G5B"REG&8<<:ZA3C
9$20M29LTRBRR[UK!M(7<7'8[3 /K@;N_C
M(B"32_'TY\6G7)N#ZVGR[FP1_ZKURQ??
JHMX^25??^Q]N_Y[/?%V1^X M/'M3?
IBM*%#"T[5]3WQPSI3$*2BJ!.WKF[83NT@M
7UW_'T/-66D1B7Y[59]B+6WW3,>%J5+LH$C
65E<'=5,T
M!:B482():U7S]\LFD@]"MWV6Z)[
]5ULU>_HJ)E5O=<&?G%V'4M=7(2X.M4B
M*PMD0#*I2@I<\0B.VR0C^W5:KI9;RK]WJS
MWCK)P"G/R8;2@E?
10L@\)9FXL7<)B\9]>AHJ>">E)-
V]/XWB^*FO_7_(GW"> MXL<<_ZHZX)?
UK_/T:3'/7S_A\J]\=B)U9I[,"MHCTI%@%&T&I
M&'3S/^##.GY3&L?
_BQ&=T<%6^G[V*5^]9)RXQ)R.6D!)28!*J0#
M@O>M.V!O?W['#TNC8FMO7W2 HQ?
I2[7*ZD>RZP-W7ZN3D#VR:IB@L-1'B,I,
MQQDPXSR72G"16M?+/253QP]'!\%;4Y]-?
5!6B=_GY:)7A2K3V4X;,\F>Z'1W+I7VE]^KGJ
M'$/KN3:M [!8G7\&G(0W+7V7+-
M;01VM0)&<[?U8SKK$VVNY)^77!Q?M()
<\=20AT[Q:G5]_Z?/E7;P2]N2#D,:$1
M#I+'7#L2,X1(>,R:L)Z=B>5N*O<8?
7);P0Y7M$9[P&IUPE7)(:8,1M?152PC

M.-0%BF?
%QR)K2?]DE6MK$:>Y49D<=+N7LFWOV$G
|G[-| MFDXX1<<|6PZV*$:QLH[@BE$@7-
4ER6N[!PX"D2ZYVDF^:VIAO<'LBMSR%6
MN.'FO!VCO2EEE<_.ZJO!XNJ?S--#?CI B-
%*Q(-')J/8MD5 |_;UNQ>_OG[Q
M^P]O7__QY]M7/[]X]_K%3V]?
O_[M]>_OWUVO/)0Y9X)]I8=WH&0V$(JE1>9
M=-ZJE(L?
%*8,^KA]@X|;LVZQ|J]4+1)=T2:!U;3T%=
<L_X"L_/| <|N_^X!F^B42APSKT6CE4W4>
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M9BAI)/JT-0]'$)>TL,%I%)741=
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&9:$T@;EJ,*)+QC+M2[NEC[8318ARPKS$-
M+;*:N_SI!J*M[=|!C-
XO<;ZB3ZZS1J_[11|>8/B>?
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MP@RH&J(XBQ$R9E16,.VP]
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(6&F$0[%?=Y,5|M2(;7M?
+W|W*VRJMO3Z9+'9.-7!2G0,J:XFG)P868^9
M<-?Z2G|7.:=]@.H(K".[>-
(ZP_65W:O%IT]Y64WWVV)Y]@$_Y)

<8_|KI1JU?
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(Y.MB2^ M1?
TC+P.'D';:AZW)L=|G*J9N%GR;5[-
$VHQKD62++)R[.C32U8$$E/NR7-VG
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M6CGIZWIW%0J1!X<1M$|%AHBV;1/"),#>T
M2NTC4OZ17*%%EU)M%:U%]SH(F1B6U+I
40""I7 [)D
MXK",$JRC6B+Q!||G4(&X5017$M6C.C#1
(;D ZCC,[0.FKQ?+S8DD' MQ(-9<+8AJSK1-
]4[344G J K
5+2.GJID>7F(TXV"30M/V0W:&SGM*DSLA|I
M4IY]F-^$SR|7|W1]E:A4P601C.
(9E"#K.*DS<)T*JEJ[D|N@1&K3ITS+"#DY
MI-IZH8,-
;5V]]MC>K(JQ,3$H51^%3%6V!@LN4?
A05+"Z>:ZR09QA;PGLV4*O
MM<%B=]!9ZXR8TH6T[JR9(!8
MP|#X_%^V6GMPZ@/VU@W6O,YH36^6/YT
LLU^NL6Y=9YV)B7&IV),5=GM),.WKU5@5*
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N=QFZH&<9$QW[XG$'5W5P0-^H|OO:F3?I
M/$4A"SI.ZA_^-
/^$EX98CT6YW/8+"HU.UOM[M1YW(B!$'4'8
M0]PC_
N<%I,X]L.8'Q#_W'W9+JQ_:_7U.M:QN
I50,CA2<-"Z_E:062L<6: M@E:B;@SL

M$^/YI_-ZH9+6_<)_SI?YXF;E)XKV7N:R6-
()^_>)LQ1_V:C >U6JYA0 &L7!
M:.DZ,N8P"=XY M66?#,F>-5?
%N_>O(L0>]I.M>\IWEW;:K794 MV!
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TVGYKYI%#39DN3 M('
WAW2P*SYQ1SU/NT4RU\96C$(6AQ9J1K$9.(
MBXD7S>/"]URM?
%3+I!$^CN]L>5CQ]8X0,7#K
P,=!.4Z*292G#&*/KTRG#*> MS%N_SON?
BOF>P,+;&1S]I\);ZWR1CG'N;@D2HO:R59)"
',Q.Z<4;=JQWM;[^JKD)3BCI6 Q,N]:=][W-4_
::<1BP4M M.:NT,!Y\-AF*QN 9?
2,V[_I^3O,$ML'/+O,$MG%/!ZGE8_3C.H?,!%)
MA$6*Q;*G8PVC"XE;GIM?.Q[M/(&M7#YPGI
V]N\ 1DU9%Z2V2?M,:])7(E@> M
GBL$VBMD!(9RRRW9C%
[_O,$M@+4F/,$MO%N!\C>0%#/B_?
%,EKHLM*P9I8 MM1" /"EK5$ A6K^M?Q?
S!+9"R/!Y MNXJPO@[4 VK[@MG"4)Q;E*-
J\E>/H# ML)9LQ[&@L*W' 'WG\P3V
^O(+IY^GL"(+-A:&<=C1B 3B&KO!,%B
30A"V1% M"3N,'?V?
V0$CX;PG!$Q]@7N0$0K)YJ"]XN"*K@PDT@*
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,#[4\3R5%U+5Y,@R)UWQ8> L

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<'@H[BR X@.G]# LPW.R
S&)58[AQCXF!D=#!H3!5.;)#9ATRMNI8C"M
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:18DX^,LB60@-5*9Z==XKRKAQ*EH7VY]:4*
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G'3)"MN=+:4W-/.H1CGS*N\7S5 1 W
M&^_5@K*K^?GB?/5P ?&O>;5Z_Q'G7/Q&?
_/CZ@2+5'0\>(IP,=(RKV\0->JU MT=
(Y89")>-BFFVTU.";B[JV@ME6YZZA^?
W:HOT5!LV[*,$D:94T"5@H%YYXG
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5VBB M*8ZP2G90-
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5!S!T?"P$4Y\018D
MDV"4J0,W"P,TM"6@EE%H;W.V[J#8?
UC.:5^ >X%T Q]VSSKTL(YW%Z>TUG%/
MJS%*0S;.]0[+&48VEB(FPZTIA^4;&B3VM$_
X'P_O38QR!]NC]M+_CLOE MF@NF23?
\O9\V0C_[9HD/WY'.L[5*10%
<.MKODM;@!$S M#QE&%)%!,EF!TJ$2ET=*
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A_LV>'S\'ONP[NX@J7NL
M<3;FY'2]L8Q")#IYC"5SF@S68_#1I,1XZT+$
S4 =R:OIP&
MK:W#I$$J7>VI*3HRAK[T$;73.6O/&F/T^7?
M)'3@$R67*IE:1BPKOQ9/F:R

]RZ'^^SW/(XF_*U =Z!^SVT0,/5"^)U\7K7[
M^D39,=/&\3JE500>08GB(2AA(13%!&:7@T
Y]1Z_W.$!W#-QV$%$]4 M%W.TS-E
:0%E!"K*
D$+.LZ*CQXEZ1I:3U3:OR3\.'KC=P%B>Z=U(
_3G/Z M0 N)_'B^6@=1K'
7#,5/!B,M(5^#?/H#D(XY$]!KQUI'IO>$Z*4V
M] :NJY4G63*Z<$C""E
YTLI3G):+4SIFU%+EUIO: V),&_;MZ=A-,-
G!RAT M95V8?JG'B]5-9?!UQRP30?D",;,
"IT'-$)2*=0YS;D[;M5FBCN"SB\,?
M:@MH8_T.L+3/GGWS>N4S)CJLXD0X*63D-
MM"?GX3'0 ?!W>33]_;PN\3?
EZNO5B4)NO6$)M+&4L4O*I;SQ#+*RJ,CDD
MEKD.%'S:+7D"P#5X,M_/^]U#_MN9%@]2[3
0$3+3E@X]^ATF.OZ< MH01.9V_0'WC.R.
[*3)M-];XT#H62[I?
+8UH^;),_\G*VH+\3*WEK_B%?_/?$ ML\ P<
4L>
[((%Y[\1+;AJ(Q44A0E#LMUWT*K:8.JWA?
0P7'3W4JZ,^CEX:$N MQB6??
QU,E>H11X,?"[D
/K%:Z%B27+4E3%$RFDKOWM#>G._=H?
<$^&-4DIZ ML$I3P$?'%GAF-# ?
&;HZTFVKTXPFHAU0A%G3H$RP8*W7
*+GB(9*934AYW1>ENZ MXZF"W0)-
VT6H.SMKZI*4S6K='%7_HK^0WY3R9O[N/)
MHUF$6"_PE2ZD-
AU.X(JJU#_91C>L%JN=3-/>2XR,S"G]-

_V<<1@?W>XR3)OT'P*≡
M!_+/L86IKQ:4"EQ-3#=UQ*'CTB%\45*
M9B%H2IH4EE2G)3"
(CAGA'9.>MV[K/%Q$^JT';GX^K>/UBZGQVC
BB> M%:"U
K+2EH4L4HRM:0B>$.EH8L]M<',W]FSIE@X
M+63G)"A%P3/*;.N$X4T++UB5<3PIU-
+'D2$C;P37=8>W;$^7-YUR;AN >38
FEB\T'"PP2[&@BQ':8:^&B9@P2!XD'4Z6!
MJ58\Q]/+EP#Z+H7*/[YK&OT-
^)P18[UMM3Q\9!>DX=)3_JL46]-)%'#H*>,0
M.D5FF B\-<_,:M:P*??_^5H :LV=_&^]V
M@.P-8]-=X-E&XX#I7$
)@^!38>"B2@EUX%:WGQ/X'4RYWPHAPZ?
<;^.N+H"W MPPATKFDQ%R/
1T:F8VK=;\LA1B-
5HJ,I\=9E1M_YE/O]P#JRBZ=^5Q^3\2*(
MHJ5$ F1=S08Y.*X3Q6!6^L(+U_I.^W2?
G"?'T<>_"\I[0D 7^_F@J;6JI#I<
M44#1%)TIY\G2FB$X2B2PB&P%:QW\?G?
#A_?;LYN[<>I=>BCIB[<\B>(#2!,$
M**2UYC$B<,EY[<2A7^V@+;>?\TJ7>\C=-
!$^W6,J4(SI"=5/"4 M(A:CR4[.5?Y8AN@';7-
[SV@]CK&_.^]MS;S0P8:V:>2G-
DQ83A:AD"!2+! Y
M(*.5D4O2%!B4P%+KI'S?
&:W',1UXG\VLE<,ZP-
ZP"9\\TD[L@(5"\8%2"%C) M:UA)3JL@E
NM:]9:S6@]CGG!^QVL;1W8 2;;-

/P5)C0/K$"1K#;\N028O((Z M\H<.@XS8G&'\
<.Q 1\&KM_;YN$QL#/P*0()BU:AP*-#6VK-
B:5?@[NW8(T+QOV9G M'V?S-
_/\GQF7WVA^H@O3+E$Z[RV2QB(&J.Q"
(!/):Y";HJ:"\N-2'PF>]X?8
MCN!NY.\C0OB+0I])"K_N%RPVNF=
M10"T05'67FPJDX4N0Q28ML;@2)9
4Q0ES9ZP:G%ALYN/CPC1CZ7I M-
XI[2D&*D"=G91LQW.)]^KI\%Y6\\?&^0?
2,MO M%$\\EL@+Y>!94$RHC ?O>
O;!*E,)-4:QKO9L(?QZ7,A)!OYOEC@_Q];7,Q
MT7"I@1<30$66*/=Q#C1/1JXK>WCK,9#
[27P);3BR]YB1_R?\[R:;HV-
!:F,G()V5M%ZS9J"#%P*"DJ'T/4 MHGD?
ROY2'T?PT>1NY, N[F!K'JCQ[?3Y(?
5/@M7*&ED@Z=HNIK4%)YP$77C0
M!CUC=UG*#X7LIT2?]MKDT(C;#?!-
W7\TJ'\LF7[0 AABM$8S2C)"I>T,!IRQ
M$;335F4N6&;3+
(!MM)CV:N4HUL)HH#BN9?%
POV@!7@4@L)(!\EYBO$L*>]=
M2&!2SH1G)9D:=TQ5"RVFC8".9UF,
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M^GW^V1.);P6-@43BV_BI
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M\R<2WPI08Q*);^/=#I"]@9DZELRDUQ:81L
M$M*(<.)Q+=Q5Q? VX%E.J]UJ71#M>-
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HY((QVS\VB9!W2.T7E&9@@V!\@J":^$M^K
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*AX\QW\.R,2WV_/;N[&#L#9AJK+
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S_GT_1^P7EUY:SSJ)4SH 0E7U%,@->RP".
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SYG'PW@_EFJ]*>U4.;-/)\
(982+G@)'_JZ6X3V 7*_^P!U?_U!UQ:
[U8U]8G, MF)R(B.Y Q!4&!&,!!>1*FL>,;
[P\!]X4#M&_L"P>']#_[0>6:L)P[
M:9.$%.MLY]K2X$PV$)0-]
(U*#M"ZNG1ZK7OJ=OEGY1\&O!T0I0R[
[ZOYWUB M&O*-U,440%%GX#'E
+/,H*,W&6,VH?FJ;2;\M*G[>_AIW%W!\?:,,4?
H1[5 MBGO'M(+@O0!5:'.ZH!
[U*87";3"Y=37-/O(>PZM2)2K0(9/
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(&8EL-0^E%*2F3&0ML!LY2T:$])"W<%
MI$25#!E'N=97[ZUUZ+?6JY_E,
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(ZNSNZ5,_/[Z [:N
MEKJE7JNY>K'EV55O=B)[M
C@(0B0P(/##-$%Q\DN24ASNS9-
\L(I[20D3!2" M!,XA6&N@H#=183%
<3.2[!JQRW@1]9A@V,EZS5[0)0KJ?

<+7XBWX3Z?EM6*TV M_W9
X/;_N@Z$ERLT_ER?;6Z?^O5
ME2U*9@>$BDRP] Y*)
[^^EKLBSN'28C*3%'-"2]
M(S=>.=J$YI)VCU$RM&]9^V8)<[\Y'01
IL#)XB'I(@R3THDTQ0#+;6N9&R^'V?
A9R(Q4^-QTR3\NOWS!5>4LK:$< MN>
;,E%MG&#%<3"^4+Z!H8"WFTE^HAC:2];
(^%+L\]P'>D+"6-,M&^NQ"R?R
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M\/7F;G4C=!T7\GGQY_5X/N--MC)#BHI$-
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32\0^
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NV M<&M(;4P^G@,Y 6)Z.,1:V/E%Z(Q0>@?

@N14 |YOUC4SW!_WM-$G+!+?20=%8
M#W/T4'TQ*)1!&6[1I=;1T!
[+Z@U28^S_).QN:XP.\/5V>9'OI+H1P<0H*2
MM-
%B)0^VA3)6XX&A]P%MC(:W)G;8LHRYZ=4I
(-NP MNOQ:W[HW3CJ*S$-
F&4@G'!2/A'=9*)U@14IC;;1NKW"9/O
*/1?]R#9]>VY M.Z4.#W2:;'5F5'S /Z]6Z7-
8XYM/*\3-M,1'(MUL'=1*6%
['R>9(DBFAP<5"
M4$\A)I_(W'*O=_|7H++W@N8YH=K8?#FU
>:^U?Z-?.7RXL=S#"ORP_]<7JWQ
MQ|^+%#XM?|=5"A>7BW.|??
^YS2.CEIB2AV)Y
E4X@X"U.="6R)A'GA_3M^RX MWA[^[?F@-
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V[LO[Q>WGW:0&TJNW0 N0?

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(%L=:M,+!5"A.LXXF 9T,JSV@IDAC*)##-
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MP2I$816+43X*AG;4&3WSD5ZJ01KAHJE..\
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V:LG2\).Z'ZRL=$[@/9N,MXLA':QSF\NE=,G9
MJT,P]F-?&X#>UT6$/0@)>Q-
A#S%+!_C:3LO,'.=<"PU!YMK-25J)I(TZ,=46
MQDMH/Z;MI(BP!QEY+R+L(1KO
#9O:\/C[1SQ;R5Q%B.B$F <:M((*I))<"!]
M1=I:(FK=NG5U]VJZ8!)M#*!&NN\

13O(GUDI0@2?R3%3.*LQM"I3W9AV6G<
M;U]5<*K,[(/L/X*9?8@Q.L#7-
K)P5ZPU622@U5;>'%T@6)XI6]'>E>*32JU#
M\M-A9C\$/XV9VRY\OSO+@:_3'*8?
("GCA/AD?..[' MIO$"M>7]%^=]B.LL/CK
&%U Z&8K\92RJ@2AL:0ZB;>R<["<(!
<5HV,\9+57
M\+T7B.8F8Q]KKR+U52@D0>U"0*Z[0TM'),
MAZ/+@NUW%_[2+
(=OOCJWX<=8;=E$A3,;_VUM"@_G_PCK#Z3
M+G#I&*A<>YL8>;]L&;Q8P;\U&9U'&X2;J
%]_?";5_Q#6
M=7[RES_Q8GUCS3NBL/4/7^__SOOPM?
YL(_&]V!?Y/=G@P8P+HW)ASG#P*="F
MS:'&[$5#*DX';07FQW0T#6A[V\LQ;X9^
*R>T/_.;..YRU;>XZHL5U^JG]B(
M2$?"Y6J1*,G\XW*9_OT'7EZ>8UY<;/[KMOS
MWL"B?A2%[:AF&?'Q>8$W/UR61[3=S.'??
>OQ=170[WCY>9GO'Y6>_A3Q;E85
MYUR5:!)P3@>6*I9!#$Z#":F>6SG[V&)FRB9
(X:@&G_LF8X<<-_Z M6<85+1B2%+1%?
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[_%0L)S$)'.?Z!_" MU_-
%N+C\Q_DRAQ,W^:_%>KE:_[;XLKB_.=9.,9:5
W)H+W7 >E M18KUZ(LHA903R?
6+2HGEI"07 M'45 %Y4LK0>
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KH/A
MY0>\O%I=U":$=Z6LZTP"@PR5+Q!BILB84
(MZ8
X@<$.Q>7'R2+&,Q$%N>]@(&>*U7:'1 I-
@+D<1T MD!JFYJZ"PEM'O,![S3"E..?
DB+4E1ZR\0@C")S VQ9A*XL5-
1S6Z94&]^*3I M4HQ#K= EI-
H,,PL2A>>8P6UXZ(V7M$U=@8(8I5),)C-
=OG'\X75'F=5X(-B. M-
,9NB.4[2T)V*&)S6)P)880T)9!R?
22745_.ZW6I\](5DJMXK8Z-Z,W*>DE"
MC@[0X7;I+!.YD^L^N/VP^/3YLL:UZ3PLOC
B2C(**FP-9F$I/P I).
M,2NXD45/=_\\8*&]G/I'0&-CJW4*3E+@F=
(Z>)WK:#Y#>XS"8XA:2*@ZBP9%
M3G9ZWT<+Z24GF1Y<0[7>52CY=GGQ97F
.,8Y M)$GA@HJ(KK]*DY&/JGML\9> #?
E4UMS6\U=BG([&^N.N.OC MYW#YZWI]A?
GC9_R6#G"]^?
EJ_7ZYJL*_NSC_>I9E9>]."3"I!"I'#LX4"RYC
M44ZFG-
BC[N0=92H'+J07/L96X#NZ<;IRBO]S0?
8Z_[KIP+XM*ML4[:[/K(L8
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4[2TJ82PH:ZLPS$8@T47[BNA(7^
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>D5TAE2 $>3U.*D$T@H$(,I8@N$J\];S#
MDYR5-
,CB^\]*&J+^#H#T_)@5YJPL@64(E!F!4B2'Y\
M;N:9FW0(G-H9H0-$C>2-
YA0+1&\S>,73=;=OX*1)5U)RR12IQ']IXZ>/K
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CHG1CX9?!:%MFR6$))W$*K>D'FE]F-
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M!_C:SCQ>@'TJ..D9N6X?
T)\7U/LC(>W&]#]%X![!Y MCF\\HY7&2I
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3\XC;!! M%X"ZOACY^>_*-H6W,Q.9-
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##2OX8J&4J*O3T0JI-9NL]WJ>ZDZF
G2;:PZ]VW%9.ZD_U,2(/:R
C6UCE(C/9MY$:"MTQ:52AB>=SNN.,R8]SW:
M,XP=IZ%G61[\.WR\CZ$#D]#Z,9M/>.^/65
M=-#BDP-EWH8)"*%84+'& MPL)9*%
((;:RT14W"%CM[BP]7,DNE$X4UM?

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M,\0$'<#IF1X34DIAQM0J1TTJLCI",)6,4KKH
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(LIL-P/C29-_+F\3DDC)2$ZB0$R;-
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ON\!=1]8.=@K<\-F_=7J_0YK#%?N\];Y"-GT?
%8*(I4E,E6HDZ?-5)BFWE) M-<]-
^P%G^^^?MVBQ#^@TT/S4C/G"B_
N/>DB6S 2U(,HXS#%,5$ M,7K(:34
*I.1V/8!E?%Z[B"QVM&U8&7E'X\
(UNK:S90\$+A=K8>46?M<0FY= M'W!
']#1.N(/N6-JH.DN\7*S?
1)Z&U1P8*R+E>;&41ZH#=G9N6@S8RFV+A
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[EI&H1."*,BH+"@L%.EKIX$K)F.(M28?F\
[P'+; WF(W!Q&/.E\D,= +H^SDM+Y9?
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D(YWW2K%?@,&N
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T:O3O H%V!489/4AO!Q#3-
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MB,!XIB@@UGN@UH3.N];2RXUM8QPU47T
MFB(!3IY6^43[HG4NNVT=O=RA-H;.P2KO
#:[B&ET?38V+(,TNM;)UBGF]'DH
M)14K,_,M<[]#F$$.D+-1VN_TT#Q'>!G1V>
(I53BDK&O.$1CX5!CMAX@R MIDW9S.2=-
SWQ 75]:=# B%U"'\6:;ELPXZDH
7LLSKPEN+%K(.23G YI@6D?D M)]4&-
LC.^[:!#5%Z!^!YN[S(=^]
MVVSG$5RN!QX,IN>6P'1^P2.)26X==8W
MOQ78LHS>
(#/&OD|::0Y3=@=X>6ZH<"F>QT*
[2$3G0%D*!BD>H S4:)5C")JD M:WZ;U/W]
[JY/P%;F[!>9MS-&/3(CK "7^K9
M2XC:>HC&8Y*5P:8Y$\.S"^IZ+O@(0+6WP
(506>*"XVQ MJ;;;D"|NT4"T7AE?

GS1MVLO7//G570\%'^M>#E-
@!Q[EV=#QM[MR6&^XM9*K MVNRR(?
L,E=3?
DF@R&>NRXH_),J>MU_IM4+/:$6Z]NPZ\)S!
M>'FFC"M&,08F>A(X>=JFJ7@HQ5J;&!;?
G.SJX$7W4KC0#DG[@'4RLYY<.?VF
MT^7^3^XZ8-8?/^,/X3Q<)/SC,^+E;:-
+_C]7UT,;:PTH_9T/N+XZKW_R]D'/
MV*;2FZ"3ZWC1<)'?
+B_JOVT([DC0UTC2ON#\)8:"8=%J<8*>7E5
M*A!KTXE<>'#!"DV*]91!NTAZMD4#9Q1(L*
)\,V:T1-G'C^1!S
M=]9XOD4!=TW(9\BB,DP7*%Y7X2HAC186"
M''3^&G07^&G3"SF5I[V/U]
[%\\6GC0D_+C_@Y=5J$\]=J_J,Q1QR#@BHZ[
MI1"\475R0I&*%[3(Q+1
W&^A\]X0'A>7$YBN6YBNS[(M163-
$TFQ6E;J7-<
MA!)1H;3&2STQ=\S,%X7'!=7X;QY$]KN??
$'IJO5)B0_<\YFD4E%
MPEJ*&4HL$"/+$"E:R"6AY6&Z!&^_-5RK^L
1>L*2LP@4R*/K54"\N8>F/?)T&Y4)4_7XSYR
M:(]ATJ]/ MTVG,-G?
5P8/#XYM+YP^8D'Z8[ZX/'F[&>$_V=:WJ<)%
M!=2\]B%:4+*0%I1R=9.J$K)D&!Z-"-
U1O3#9$O<"KCLQX'9DU0ZN0[J$QJ#K/
M=GHTOKS0_N[OCP#.QO;K&:OU'B_X7
P+"J0WBM(#SH&D4& %*T4P*7.8CA'L
MP4+ZN\Z?'FM#]=_5#=2N??

+@CMA$Z30G16EG-:@L&'C*|8!
[+4.,6C@Y743Y M|OKZN]"?#G*-K74*-
_IW'OWY*V L3J1,*:72.H,23I-
^K8,LK,Z2|DM4K7D. MFBR|OYO]Z=!
[+/MVY6#OY-
LK.T&I7]*+A07#IZIYWQ'/|^>+J"^FU_O",
<^X1)L&X7J MFEKW>FC/?
==@'=5SHYQW9?,+_HGG^9?
EZM>+O_"Z/_" 7LV)5]2LH?*8FFO4
M];CY(NVPWT@B?+#V+1O,|H".1PVFU*M
+VBK,4M.WR23K?N7M]_=8?Z
M_'N#O$FIAF.U!1S7MPNX<0&56^%V#=B"
(W-! M&-
OZ>F;D4N=]=9X(9X|=^3',V$&$LD6.]|O595I
J-#9T9SSZ%#UE M0<[5&:L|"
(B.3BA+&85&5;)K/D]ESZ7-B|:CP.0QB],$-
CL-*-Z0'J6LG$N!
M@73>@BJ"U^NC2,IC)FDA,:K65X!
[+VY>.$X"C>'P&V&G#@!8.==Q=1V>?RO/
M[=B0&(IAWH,.51Y7./B4#2"*&'GD(| +-
>I#KDT,O6T?'S*YJW=.M8&&MFDPX0MD5C
MM[PY]|G@#U]_/_K]=VMQ,._O3DD;+2!A*-
XV9EZ#6$DQ*(T>.N=3JP8(8|0 M|PU?
^+QX[20BG-C>IP+RW2+?.
UN5(Y<(AC&*4?$Y.OD0U([YSR+(CSCK0MF
MFRR|NX-_:L"-@7Q3Z|_]$'T?!I$;^?
4B7ZTO5_0?U;'G;G[?J#R%QX#Y91/J9T9!
C%Y"3R2D6YQ)K38?W> WS5O#/?_(=
M9),NG-0'7"|RJ8DVR._+U>6G|.EV>V"

*(1D;DH VI1":(\'+!*032QO$AV3= M_CYJYW?*
F+:/OP46U,*
<'<:'IW^1E7M]>5M[O!AD(G=@$5Y(9BSX"/*
[8S@/ M21OG]X+0EE\^;Q7[S+@Y5-*
DS@F6]NCS[O1*HE_!E<7[K-*
T5F+!D10(I<*^]3 M :^TK<,XO+>*
(Q9F]SC+Z[0_.,?JO^S-LZX?GK?*
J>#T6'6V%F"/U!FCC'7QZN*
MWLEH4:,&*2NU)V<:HK(1G)9&>XG:/YZT-*
I#3[^\%XC\ZP31@7:8VQ'=G+>; M5Y!W%_**
<%^5MDM8 K M0!$:8^ Z)=SK!>HE;S5J=?-*
>(1SSF>E(%NP5HV_#%*
[P5JHIX^]S,LRM9,2B\ M7KFAX!!IDQ;,"W*
F4GG.AVF!M5-AV7#2U,.^SP=D07?*
<7G$GE?7!(L:0.#I0T M#*
)&"48[Y:0TB&RO;J%I@K/FCS/"A,J!VN[@:O.;4*
]:W_@Q+ZW^[&X$E' MG]_;WN@*
M4UI=U<2*/D>IU0^U[0GO>J!^>=@#=>:#,*
6?*U\$\ MTY?*
PC%GZO&44T^#JY3J=R8WYCJO5ANI;2X24-*
=&950*O+<% M6,J*(&)SH)@O-7.*
M2L6F=XRCUS]O!#N7CSR.N5\''<*#5O[E?*
2M_>=C*_S:L5AN>B:.P(8Q9T QD M" ?K[?*
A<"*BYRUYYB*4H4)%@'K5/P*TPB:$D#+>>*
1!2X!)65 M@)*
]!^V2\9&CU;EU7/':N1"&X*P5%*
(0,W9P'_'^'/,GS)6OYV]]>9N0/J68*
MC8;$"@7J)F?*
P(7,*U)4I1OJL4^L.N">+.$U^@T&F7[:T0V]*

NKMT#H*IH,%$ M;FL1;(10I[!QD9F-
7)0H6\>L6Y8Q+Y@.-.QS,!FAY0Z LF'!NY'CS?
J>+/+F M=2'R(#U%M\!*G87*G ''+*F(?
FZ,%RJ[UA>;SZ^H(_B,,?CC>_5VVN\!2_OF
M=10 "
(U60C;DD)4H!:)G%HPF#YU4TMJV]D1-
WW:ZZ]P^Y*R;Q&H=H";)>F
MVWXEK+,D$UC+,ZF4,_"2"8@L:$KY37"N]8
(B\Y@U"TQ[WW1";M$\"C MWJT49\P4+L
AI5PJ2PDN1H10A$7KLLKB"/P"DSU.SO^4T
MVYE&?_A:?
_Z836>]T>9%G'4&G8UYO1:/]:+2ZQ,IZ3I?
_?!4GS"?_M#*LC,
[T>0Y19*6*/;JOCWZ<67RCT]PQDX$A1NQ#
M?LT(&Q#\/U?
A>CYF7FQ^_W70JK7$F&O/23(%E,R4W6210
M^I.Y=1V"QMVWKD-
IH/.VURNC*4G6=_.0:J^7@:A2!.F=0V:L87B$
M!(W1/+5#[-0!
%_D0[5.!V9,I/TJ#*5$E(GX.LM(JIB,\+;HT/KV
Z" MPE">VB%VZ0)GSW*B8G1T!G Z"YRBI-
=X!\X+!,NS,R+P*(MJCK+7P%-[&,::
MV:0#A+6AD50E&\4-B6I=+:?
U&F)QM,&L*2H[$HVW3F5>%4]M;T'BQ!
X%=R_M2"7@3-;2ZCKA57,*B7@
;U,&^C&ZHA3RV)HH_+_4M6,-
PEU[1#KS\U9]#)C M:E:)Y$
#+'('*DJ$:',!IZVSWLH@_*-
@XGNFKAUD^V'4M4,,T8$G?89VD$X?

MY9QE8)U*=2H$@XBR-
N@:F2US#$/[^/0U4]>.05UC.|WOR)YC3E59*
MTU' $NT=RO22CS8RH]#HL*
<3>^74M0II#69)9L'
MT&N_:NK:PUQ4&Q/,C:9M;*H6LT\,/9@H*-|
(M6I*L IB!@X$\(^'BSZ?5'7 MCL;-
H/6L,=UQ+2*F^[998JAX,6
P:;2Q1NQEY]SA[G2@ZT! =G'&W5;;7[VNU
M)6V]OBM_<6BT=)0@J.PKW[Q'\JI<0?
0F!X="Y\?Q]<&GW7/KZ87Q>-8'RV8&
MZQA\M\V5=&X'401(3 R4KPPPCO[A-
6W+0+%D#JWG73^_HGG?;MI9?D](C3!#
M!Z!Z3[[^?
LZ!T9XY*+Z$VIN#X%DDWXXF"Z-8,/[. 7/
MG?
W_N%I<+E+E?]JT5MWU63,N4Y9904A9@XJ
=G^ M@7F?WB; 03-M]H.(M\N+|
(T83B#+*5M@V0DZH0,!VUH)PE,PZ)2R+IN
MC7FCF>EQ<9!.YX;&?:?
9LI3;USU$I2FV!^V*(V?
G:@5E1I!:9\N2"FG/*5=; M?
OF\KV!3@>%0+?E]=_\Z9O(#JER?
=IYFHT%DG(S#D8YD4)*@1?]IN$/78%O;"4S
MIPC0FTUM?)T$Y3G80KM/11G!DT8A)AU5X
M%\R5QNB?
RZMUY3'(7Q87B]J/NNDSO[^R]R2(8U8#*=2
."T#\SJQ
MT+I3>K^5G1@LQX#D<45P>XOU@,-]SI[?
[H@\E&>I1)_JTW4&Q3B#.C0#T)/,

MWJKL36NRQ6$KG+>2I9/KSPF-
VB=D=Q'"5,Z+=Q=XRUZ-
^<>K5;7C+XMU"N?U
M3\\T4DR=A04KY";4=A!L]E"LISQ,:F6"G!
[1XP4X@5+YD4@;SP/4V.RGA_F/
M_UG>"W\O]34_TE-
EU*,J>'(NB6E2AG(>@N<"1
@J28[18YAW#PP3Z 0*^6?9
M$Q/"X@3W""'Y@8L@W=2?KGV200"?
0H3#/'ID.%J>W1WY97JT>Z**JYGEM%*&*41
^LJ!AXBY3X"_(C M%=\J[34"=;I-
,E"B$VB\F&673
F,$]PFB[\>N(RJFV>5X6/(.98(W%ZC]1BS;'[Q
)] >< 0],C$L3FN/?,"_EN=_T<_/ M%+)@
IV0)HK*#U0JGYI54!PJSE6MVY\QB+I;YPDT[
_7%)BE[5 M\&_Y$5=?
ZAO(&>-6*)LDY3^;,TS%S2A"B#XK1#0)S8R
+/X%^H?G@?*BI
M3POAS\^X=B()G2U$9A@HS@)$68,VQ]$;5
2+\Y8>0 MV*S,^XL;>9BZ_55K4EU#*
(V)#$J+7D1TH-C+
MQ9WPAJF(14J0F$GMD2&=4;)2SZ#
(ELXLA:T[D9L*L!_(7^GK[I'LWC'H!SU% MW
GOG$^QOFJC#K3CG33@D;+E&)W1,1G'Q!%
[XL MW$F/3OM@L&H_2%"AIB/6>=
V:>^"HYSD"#4,!TBP'^Q?Z8OLL2S?,>X'/1;<
M"<\8"U*1'1(SM=PTY$H%JL$:P95%C48>*
<(9)\!^J'^E+ZQ'LGN?H!]^^W\G MO%)
<):LE!,8LJ.SHI#-

UK*MRJ))'@^H(MXSC!=@/]*_TQ?
1(=N\3]'T'T5?Z8'F8E3I'WI:[_#LQ
MA8\Y958@.5E V9A)C_2?)6=DS.>@\0@CG?
=9ZG[X?*7/C\UMV2=D=UW:;[^N
MOQ/7[Q^\'Z.WN&;&CON7N1MXTJ
M^5)G:-
_MY,N[G;P^LX6GXC%!CHJB')M(ORI09NME
78_M#)
[R0^'$INC3FSY5XCWYR!]DWZOU68PJ:NL5
][$$9H_0 M"_?R0O?K[WFE;W^-[?
C:1MV_^50/D(MP_G6]6-
],4S_RB/KGEC#K:/F]=7/\ MD?#-
WVG:/W7$4$
MN1FTHS(%,S+1UI7>Y#T#1HI/MX8_49%&
M"HI5D8X/K2#FRF@A%3F7F)#Q(R10)S:R_
B* ME2I/?5)U @*WH HR9G+PW!
[A%NJ41[(/@L;HD>Q#[-0! %\
<_1VDSLY39&Y# M*:#$9N@/LV
R,U9+;4IIW7CQ6D:R#X+"T)'L0^PR&F>4\L
E<8:RRZP512 <
M+$4BE8M:@6/:@Q4"I8I>%-F:H=-L^,
(['LH^:1@XL8E/!=)D!LN
M7@Z!*>VP>,/,$6H!AR^\N]-^:L!-,G1]B/7G?
@]Z>=9WBG08,?(9T2H'BHM$
M9YZ68#!*% &%#7N2K'\/0]<'V7[8T/4AANC
DSXS,#<+S([; LP5#LKX4IN#
MZ&@JW,O(L.[7R?*FG>M^8Z:^L0K-
64"M9_"]H@&&$<*G0VB;07
MF+Z#H>NCX=32"!V""9LB"MA$V6>RMXV-

]'O>JAZX>Y MJ#8FF!M-V^: ER)-DHI (;
R5)-R? X,O&1:Z\A-ROO%3]TZ/IHW!RJ[.Y&*
M8VLGN>:8P6J-I(FJ$QXT%)]$+G78]^/A?
**/&&H\;C=WYB/4Q*#K<"OV-QD;T*
MM4^@=@LP26=OY?
IFDI019;LH!3F<@,,C1R-W?E\];$@.M*
*.'<356U] <+58 MYIMWD,V=L#'9I^*
-90>Q@(H^0$#F@2EO7X#KL/O[IPCJ>E3W:
M)CH%W-T.?%).JV0E));I7/>9]FB0#
(IVW&7+4&H\-O(Z?>LY%!1#83?"0OT
M+YS7 :"7;Y>7-]+
<#NZ4)3/+!&0O+2A=)'A4 50P45LFF>
3>;H=^H<9F- ML!UH+2S2';Z^%24XC=;2**
<"5S!0;& ^QL S.BB!YH:2V3-
2>LVTYW3W<3(RL M\;;H!U;?J$NRCTOM?
PI?U]^*QG1"9UT$+1A%LTC_YBA[
:.$#39@(<=_A#-S MQ_*Z<&B'0V/T[*%?*
3J%GB'1W!;12@PN%&7!FLAJ61]22E7K\4QV:
LO@DCE& MHK!C>5UXO-*
KX5].H#>V^7%G[@JR]47$F^+G+M)L?L1-
*8:.[KV9M7B$VWVKN+^X?3GW"=5HL_J_4^*
MTN]Y5]ZOEB3[Y==-
JI6%2$PS#8J)4)TZKZS3"4+1RM%N0[5?;/?
*2'>ZHU3ILZY-Z]%"C#+8S*4,;=X4*
MABUKGN#O6 C9!Y -S#4W$I^\G!B9+
*(H2P&110+DJ(;KN[Y7*2IY9R!H<9PJ4Q02^C*
*M?TRH'*CM#J+]O=*
[R;L%W^[8680NDC&LZ;.IQ#XH(>AD08?*
D9=(N6-.Z$&S4

M0N>M%NNIY^D@$_:)TU'C:92,R
LR0%X;$A1#"%Q8".3'&2I522FG1^YDDXCF
M[30Y#&03#20:8O%7Q^OTA0["Q?]B_G&YC
M/]1B_?
O7O_+89%"MUSTO@]2D5C@^[526/AO'.!0E!
M&OO0X]%.;7$[]Y:Z/JR3#MD&)&\X.TEIT%"
F;L)[\!Y'P+S4>K0FO[B).BE6B-B M+*W4
/.21'%4LSF)L_8S].FBE#D-9,YMTX,O:4, D
M(;-VF,'H.IM*)%-G4R5PS#@9>5)9M^:7>
6T4L_04>(:AZ ><41N$Q<38++?[W0"
MD4D:X2-%[RJ!IF-)YJ*>]!DJD!)T+E8Q,)@$
M*,H"(4;:K-E%EY.21<36>?
7KII,:@[K&=NJN1D@$2Z&XL6
XI6@*22E&0D2>5_* 6S
M,3+0'[,]S\%#&9.+$3KG#1JK#\ZT
X=1%%/**^2=
[ZXS(#7:W4E902/K(X*XPR]8L*$UC4\
MHVC(.N>0.B1B.L@F<\=)XZK2/>;$L62(53C
5\,PWUI$U/KZ3)9!!"
M#FDR&6"NN9'X)'6QJ?"8N
;:GY3]ZEH[:8H$877R2;.DQ5ZOL*^XR62(>9,
M$X?HNK_8WCKIBB3!K4P6E
FILGEI"%8HYP,G%[FG$3HBI%:? R,5!
(08+/F5..FZ)QV6:M6@\U';*^[FXG)G[O;&.H
MWD'X=GE7<7V6+%)"%!DP[1%4Y*GV)0&C
$JP5V.EC: T@F4]W7^C0H0
M4K#,FRP2:UW5,\>$[C468?;8&N\'.3SW'I@C
M0U0NU*%]"7RHXZ,9]TX$Z71TDR&HAV*U
L!.!Y,U'A20F)99HS3 MEA&>4]Z?

7!TI+C(EZS%JBH5-YJW;)9]93B^0&6/GY31*
[P_WSCA-]=O_@]. M_/NTJB0O?7VQU:)>
(@7)P9$XD+*B;<D1L&TAK*P&G7@>?
6@&2DU9)#*;+UU.#]
M5S>OKYL&'PH?"7S3F.IUW!#?!T*_+_.B+/#
ML_CL_/ZL;#S[:>7X5\6.)<]8G8(EE:7]P
4E*T$ .B^2X=KKYL].BOK&]?-
*,7DA#)58@4HE-H%+PQH"LIIPXY4I ^
MV7WQ\/6>S*7Q$,3MOC2>V* =! ;
[,GU$KGP(Q8*4NL[*$0PR8S:A2Y94 M.OW#
<7\=R$MI#$$*"0L8A!H]@1722%!@Y'J&6
MYI39>P9!8S1[SQ [=0# %UEBN-=2)%'
VEAKD)("[YV'I"TS(F:;66M^X-?" MWC,
("D/9>X;8I8LKH!>88HR6RF6O@#NIZ@@?
VIVH->@D178128>M3]S7P=YS
M&,J:V:0#7]:&<2.GVB1N+42?!="1(2!&
[Z&P;"J;M[#'&/]V:NP]/06&$QO]
M5)#^8M<@RLK12CM;;)I'2VU!5L& +#
[0GV1]E+'4WR>OSR# 3<+K,\3Z\W,9
MO$0G8[$8%5R$A(R!\X#K?\\N[:YHYY
!ZJ[/[:?;WFQ3,K MH0[/!F5K:8?
2'J3#2D.$TJ:]+I:_2RJ?,3AJ8(<.CK$:\GV3RU_
]84 M1T:=*+G1D
77H.@LKN68&M!H$;GU],_6Y]J+BYKWH)OM
MN;0M1:A#X0/)Y92A,SQS5"F2LV:M;Y3W6-
;\)04-@3 $9B.LT@'0?KXI'OH]
M5(GNXT.4GJ/E@((27*5SA%"'XUG!O%:U]"*
0^_# MU\U[S>;KX?
R69LU%S(%S2(X94,I2VEID)+U$RRVEK:6T'

M=3]W>O=X#[RYR-N%|C'&X)4
$ZOG%D5",#D NX=CATT-
K36W#WM/ZDJ+/\/Y+_3K%W_A!:
[7W\CT$5=? M-O*O[P2\$5-Z:8+7I2I35-
(V#YX;!*^EB8QE3)[OY=O&KV%>KN%)?
=Z1##,W MK^8XAE+FI/=*"Y"RCIYP-
H//'D$4A<;4^BV^5VOM?
(3#DQW$1[\3.Y(9>P7J
M#D9+S14JGCEHJ>IP%(U J5"
'#V+I$PI]V.W^LZIB
4T3TY=D!$/,O#S#TM#M-U!JK'E&'@8
MISS@I:1PP;/B&+C-H
++'(4,$:$$9D@N%=5^0T@.JU_JG$;&*^+
M_H4MHOW\=SJ_RO2C-Y7/%.^2K-
N^Y/>X6BSSF6(Z:0IR(3+:Q@IS!-IZ$:10
M1F0D380CM&[MM]CNJAM;P.=ED$Y@R?
Y=Z*9B
M!_(S(.&UL7+UFM7K,H0N*)=ET6"$+@!IK(
M2^O^UQ/A\M!) M;YERHY ^U<=?
I2G#1E/9>J((QAGRM.)Z%N?*:^,RV,0-
$9S>0RQ4P< ?)$S M(J&T+F@&'K&
,MR1_FK%BN(Z"I>5]=@8=Z^%RV,0%
(9R>0RQ2Q=W82_P1E J
MFG)*!CR3J4XE5N"L95 HV+=2:3HM6E?
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MP9E*21_
<1(??;*>>1>E;CW7X7OG\F@<&$YL]%-
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]H)#26G1'("S\/KD\!@%N$BZ/(=:?NX+O90J)

I(3.Q5F(+-1^6L,A
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M?*5<'J,/P$.5W5]A99+.R1@MB*1(%;5.@(IH
E$6+R53F30R7V%EYUP>8W#4 MP
X='&,OLP)P%1TSM \PABJ0HJP>-4)B,D?
AM%&F=;_[:^;R..22I*VQ>D??
MS=Y,SANI$X/LJTATLD$LM*N,53%
(\M=1MZXW>P5<'H. ,(++8XA5.@#:MA:U
MVS9N$Y31+H+,J8!2+$"@XQZ*%L;JZ
SGK5]D=Z^F8UB-,?QC1H8V5N@ 3P][M:G_
\^5_?@^K?
^/EX_9:8XPLT4<0,HXO@(\^@"OTC!F$A*\^4
[WA6F5EY00XZ_0[6 M?:^-
Q<\WQ@K)K504@!:L?">REK?
6Z8J[^+VDKOQ)72 M$#72ZD.DU:>4(47M-
$\%F=PK7GO-'?!##/S\=>P0;7<0G^W?
$FBYXH9C@6RJ M8%&08"9(,)0JZR),-
/$($WQ>70=\XQJV!L;KHNIWIVB8_X6+3Y\O,
M?YA[_X1I59N>?B$;/=3$F2J5:3,[<-
J3_*R^]2O!@&6O&%JM9/.WN8]>^(GTE=VL
0M&11,VM\S['8XP4
M'+'R[BJ59D5X,QOWB>R=I^*MS+MW=:1
*G 'INA:M54)_%*BDS.RHE#ZS,P1
MBH]'K[^[BJGCH/PX]GYMG
^;_\TWEX+'97C8^?
U9^1SVTTHC]H:/]'M^H!_\
M^ZYE7D2!T=L,4BMROBY*B$IS8%QEXZ(/T
SJ=+A?#8?AI2KDPQ&Y]1@U;V[-C]ARSD.
]J5)YSFOA

MB0&54$BCBLGB"'UWKXQR81!61E(N##'<
M:9F3Q@OK<^L3XI51+@R"QFC*A2%VZ@"
+[;VY\A)/Z0P%K4 A10E>Y8">%MX
M[;\VUD\W1/BT*1<&06$HY<(0NW2!LV>;^(
MNBQ:>[?70;AP&,::V:0#A#5JA8[2&.8\
<%LK.+U.X((0X)1E(<8D6'.VO.^=
M<*%Q6#BQT4\%Z2]V"\6<*6/T=&*@II11@
<+)"-"&+PER*K0_V_Q(NC '< M)
(0+0ZP_=T_I'GW^G&=>)R&:30UT9;0.%,Z#\
=,N##(]@,) M%P88H@-
/^J35FLMLK6$"8B&M*.88^&PS!&%MDFA](
M=%@HYV60PD;@Y-
MKZ1:I0D4$JV5,4=;:G+T0-
4VA7.97R176V2!8
W%SLQI'1PWKOF3T6ON:#XD"VEKK-[1=
[,WI2G%Y"#! MB5@Y/^6F$LJ T,HHS-
E*;/U$\@HZF@66RB(PAZ8N5PC$RI5JW]!4G
N;#6I/GCNP%G[5$^!$&'ZW[NRX4]1IV'ZIF9
M0(B2.V NYI 9BXD_8H.>=J;\K-W'8]
RA:+GQLV/RR^1HLPG@Z&W2Q:Y8#Z+
MS51JK)(I<#XC>%94\!R#DVHO"
WZ;/^=R*/1-)WZ>^WZ?+YKT3AA6,P)F,<(
MBA&1S-@K4'>T0V:L=0DDBPA>@?*6,A]E
M)12N=7%!2!1\2H2^DO;D00@YH#UYB+GZ
= :0CM""KWQ>HDBM&9I0
M6.MY0]]#>W+CBH\&QCL!5/YQ%=?X?
Z^NL^UP=7[Y]#V%G\5HM&+2@U29=J)Q
MM*F]T)""CA8=TSRUOCAKL>
[N7M5;0&H@<)O;]W4TKCUIS'H;5BOZE[_P*

M+W]^AK:U@3HY_LSAY*T3TA>0,5"^G3R#
L'7@?*6$VQ1?-A/L>;.=QD(QN5 M3;0J0.
(FTQ'(24.&_A&"#8+%2MKX7T=]P
SB(0B%R6TAX MRTAPC+,?@K9!W<_MC-
EG@KFU3Y++
('@.E%EP[4$Y+\#5*QT=G(W,8A:^]:BQ
MT^]];HB4D9W/0\QV&FB\92MFQ5E?'^^J"!
46< 8\]E)M- M HW1G<]#[-0! %_LL'72HR9E
0M"@M*.M%9(B8X+R[*/D>+XQKA[+9W/@Z
P MM/-YB%VZP-FS7;9)>"&P)-
"U'TPIYB%*],!5R#F%(*-O?57R.CJ?#\-8,YMT
M@+ V/8G9J\!%1% R.?J'-K2ME
=O8A%69A?]$:AX7U7G\U&#PHE-?BHX?
[&G M2$;:V8Q+\"X84"RE.AW:
=;QF&@RQW@$UM[OL^]Y$.
FZ7L>8OT.2DQ?:+=U MN?B4HP:1-.E3.091:
7:^"2$Y"C]HQ#U>^Y['F3[87W/0PS1@2=]9I
Y@ZR"9S'X[;9I]SV@5>, VR;HS0P3&V12?K]
[A:+//[L+[\Z>HFS>$^%V8R>%D;:*5U
M$$,=Q",
<*Q0.4K08&Y]M>RVL8WJ&HUZ5'&BR4\#A,
\E!'+2@F2+ MR11(6.A(MVAS.#H2.
[W..!040V$WPD+] (\R8=J=EV^7ES?
2W#9:VJ*Q5MQE M$1EM5*V!\A
+QJ#S7#">_$2#@G:LJ'.8C0'!=J"UL,C<,?
TV=4GV<>G\3^'K
M^ENY2MH$(05<*#4&L0C!6\I:K R<\
<)"*7O%^@,^VMUU1#,P3:K^?MS6-Z)1
MZAO./R[_L<) '_KX.5QX]E10IU1B

54=CDV"&A4A,"FAR$ AJRI1-'^?';W8
M[BXTIG)V$]NQU\
[JYSN#N8I69$9ZC;4S6%"0'"@^KL&+U__>V
M(GNO[\M'H*";^U+ !:K[S*
<\OH*FA<1(2JJ87W_-
)>5*+A&21X0KJ3D]5*8R M,*6Q]W-
S&TADKB0.EW@_FHM .J['B,IL568WE-
P'&),FB<.Q B-1X8HK<^, M
TE2]+@H;5*=?)%?O %
+X0X02%'+U14:"!W:HER'"[[D-Q<[*8R
MIAX'\6 *;@#/]]5WO?[ZS1WU:ODF+>.9-
XAI]-C V,-P@8AEV
M100$E'6F3DDO:@\LZ4MC*LD
M\XX(7GW(ZM^5+X<
;I#*ES[:GSH1X/&""YEX4MO27V+*9"B5P'FF
M,>7=8_;SKU/YTDOW_2I?
^BABZ@NK_EFEJ_'K776SN("!#QPRF@Y9@
MZ4'J(I.BRI7I[1"Z$@]3+T1'7;S&V-
,WAH%PJ$[*"2Z@XY0 UXXW&F%R,S50-J
M"1XMEN$?XHR,I,1687K/A;))G
L5..BDT<9%48+7H73 I"9;HIAGG4KZ?O$$
MCUX(.2+!HX^ZID;B3S:#S0&ICP*R$!R)]Q9
Q&B$,?GTN>P%Q3Z M]CGLHY<&
<'90]@E3:).(@$Z[+ .&2_,
<;]%]UYQ;'4RT3M3&WF!)E2U6+U0^
MD.LJ=.I;!C2AU\O%EJ]%_'C^[1NNP_(=,I>"6
9E]3X;3,L-U] M>J:X\TY'%Q2+N:UE>"30?
-8AZASUD;=K@N[;RCP$50TMT]6!LAR"FU-
#K[O4BK$JFTV]I]]\S'6V*I5&O,S:

R+),+RNG MD0^&N$@)(WI0@-Y-
5W,7*0W"MH)&3\E&O2_Q_LS'R$PN[1VCS;A
3I M(SJ9UC#&1Y@(VH_HYEJ7#8/O:93<
*K?KY;?9VM4)W)7HL,[8;[\ZUM:K!/:
M/IDG+8D%[@7*TE$+/I (2B%W5E)*?
>VXTL,4-=<";5@\5E1/ V#K(;Y_KV8;
M=%KS^HP2I86TJG3H1_.;QP!&&07.2T,MI\
[^)9V=@*F>## '5V5_N-H= M7!?
I,_IN\=,4J"U9+-
_3ZL<93UQ313U8Y]!0)T0#2H&!1D*71/C=E
R4ER4G G
M=>TRR>,H[H1@\^LA^'CUGN#^6Z)YL\^+
(ZR+\^+1RB_5\"X8SD:.A)%J(MTC@0/C#D7
70PB@GDJ$LC%# WI?
L3NBVOQZZ*RGZ:50)OUC.YZ5YF9O_EKZ5
MNM;%9OO'XU8)=Z9B@BKAPR0T?
I6P25G*Q E((P-ZU.#C7D@Y,"&PC]I. XW[
M["(:G4O>6&#HHB)C/( )2@'3F0?
GK<2'_YT06 T:!R<$]M%3 P!\//',><:9
MLD"3*RW]1 2;2$!S/'.#QPI+]N^$P
I0Z)T0V$,O3>#LP2&[-@1%/7J9T;"2
MFB8(^#+YA>/"Y(%)26CML>Y/8_#Q<1BKI
%8HVE D(*&GF,%DS. M$H)%8*3-:0W?
K22I6HD0QR#AY$+HE.D5LT*B(C+FJ16>V
2<1K;0N M4^XC'E]*X3\N,G
E)T<8ZQA+/'/[=T_#0=%6,5K91YD-
&+7/XG^?[[JGE#NR
MM^G/9R$LSQ<;Y/C]:KG +T/:_G0;X5
Q!A$2AY 9.@,6V?2>EEA'%(SQ&"6K

M[47U(O!D(Y>]4+,<2X4-X'/7L>)97&
[[5^P=QYB)S2HQ2%;ATB;&@#$\ 15H
M[D>7O2"UIWG?
1<>T:!M0[L:HKHP&$=;TE"$X+
M3Z0$*R5N]90@@\0KH)E+9GR*NMNLH(G
AUS>@ZAMM- XS[&X701.+* M#2R7!E#* *
[H,GLX:49TX,K]?>]7#QH'W_OUT5,# 'ST?
LGH[!7W%)@H>7>" M*_"&2'"XB -
+%L^7VKA[*O=^O:#0]]ZOCUX.QMGWM/+-
<6[^G)%9JB" N5)"
M(CD%Y($#]RD99[4DU?-LGL;-
WW$HJZ:3!O:R.DW9>W>/* M AY<1)$*2=
(("5_]"3_9_G"5S<*!57XJ.'^TR[+.VXZB%I=T\(
% M>F^".I<TN@@) M7
Q0T43;3&U)RD!+-9D$QAND7V44#
(G:R=QI4[KCX
8Y0!'(L,*&,J4BJB=S6&Q1PX-
FO,ACDC@NA(/31@"1V4+!Z=#\$+=%4%
M*^)RR".Q
3*+QD5C!9&UD^1^J2[CE<.Z=17:)FCOZSU\
^\?EO,Y?O"G6\4S M';.D:" D00M!Q\=&
(*&A(M4(0PYXVF$-C@'T]]
<5*TRVAZ']SBJ;Q/V/1NQ M&J-
<%#R#B9'CQH*'DS=E_)1SVA@>G=&3;=Q'=
CX:UZ%]X^RC\8[=^V
M?:T_;MQJ,TR[]%X\O_[ZS87-56;G&;(IA1
)O"N=B&W(X&V6X"3+SN0LJ/2=
M?/+JI#47IQX7Y@WHNX$=_I'6QDPX(\QV=*
"M-AD29$X1F=#98Y>V[M0N?I,2/BT^S-

%=76 @/:F.)]R@^8"FC_VT)!VL 32/Y8,4?
$H[\MTMC@-U"5DJ\V3*Y:QQ"1P51\
MEV@K_>C]>KEQ\V8Z6W.N++,\@K$:K7ZG
@N AJF)"[6KIX=J[/U MF!-
YYM5)I>NC7RR+?ZHP-Z8 M= B:I?5L
M^@/MGEH2)6>[;@.C]F(:D/X)^S:-
I94)>CR1S((T&J0K V^S,^ (9Z4W@-?2
M"BUT[>SFD^CQE"D1VDD)Đ$-
*RDO@0("GJ\"BF.5:_6_H5>CSU0%O%'D]]
ME-FF 75 :9%C(I#
*:AG6[[88D^H7B@;I'RQC\I/
M!>>/9KN%Q%QP)>M"6P6"II(U&S/:BSS*F$
1GX=,:XL5+P3O.6ADFO;KQ^\1!,5=##U'4>
MZ-Q^=I_3UMI_M[@JO_PMK<-
JMDU0V36>>[]:?
DNKS8_M":%9U*HD"GCN:&D* M1\&%3(%
(1R*WR92D4YUN<,@:_="G@T7 M*3*
(V4406:+/14J?
TYLSCHHEFI["37[D;;8>*IRY.9HM9T&&O
M9"J%[0G-82=P__73PV&F,Y'AH']R/MHZ<&
/A(1T)"$A<&
M=W/)0RJ5A=NNEP9L([:;!G^7V745>@2V4
OTEXPZ-"0E@&=H8PJ#!@O:)$'3"9-
HW)U\L7/DHKJO0J?NR7.?F9F+!!U3P
MZGNZD<;CD:ODJ(0854I=4"C)1H@+'CC:5+
<:<+*(\%T;'6V:2CV2ZY]
M(+=;B10L&CQH[[#B^V4'5N(!Y*UB5AN6%
(V,_%;@T(PU^N!9 MQ4S(@3$.N50PH*3+5
)C0&OII=0F*$%&MA"J^SWM60A]I%XUB;YI

M$;?]$7F@
R([O12X+"J[Q;=B!KFM+5D7>]VNI M8A3-
=NO%=[_+ER&MF]G,GY;_3/.
(+']T\T3/B+/)5^\%WI/$YA)LAG&_QU!@FY;G.
6:VY-#F@"\@HB.0S M^*QPYQ937"_;G^.W
MVT=^0ZV("B])&XTA4V
MHI422PJKI9PP)U0>H?'O0$TS1JADG-
0F"%C?IP+R1PN8G8^268IBQV,"1)DS
MYWFQA7*4SCJF')FD,\ROT#&C%^
&Z9C11_M3IY@\/F=:4$JRRA*HC+B%X,X!
MGE \!84SV6C.E+FU8?_* [][Z;[?
P.\^BFA@)WU@D#25A# E*43N2AE+$& R
M+E:JN:+6>DFKEW@\[8'?
AZ"NLIZFW\@>FC?M@Y#>J0B<2
M",%X\.0:EU:G0 MR5EE7<=-[(D/_#YB
ZNE@*FA='D/]GKQ$06XB&
[UXW>W^D^Z<-RTM52IG'#_
MU09$T@Y,B@(2[L],IZ X?_1BLM.;FKM?'Q-
05=707JL*)W6BN!! Y9*('$K* M5!
(*E"3,!YVSIYTNYX9I5='X+/!#0%5!#ZVVWGI
M8;7-
2FFFM.W6SV*Z#E$CM+08/JXRD@9;Q>@]
[6B0#8'K%\V!'#*R5FQ,FP(8 M[S1-
@E@B.K49^,7;0_5"R!'MH?JHJ[TS-Q(1!.S-
7%=A0BJI @,-SA!?KXUQ
MBHW2R<28D;UA@KFW26FEY\3H=Q!'Z:0!
4RK[[,BITO[]CIWZ[(4 MUW?
_:+]"N;/$\5(#9'WINF;0]F4E*L-R+AG&F8O:-
V@UZ6\BRGL-X>HR%_WB(B3[D)1R$&-

"5J*+X 7S0"WCPL; +>_6 M$N7A]TQ[,=
DJH[11 /"\ V[Y=DN/GV-
NS>714))4I&R$1"U9R7["T\#K=!D
M42D1$JC.OO81VY6V::-W4]B @VBM?
31N8Z"S/$OQLOA 118\>F>062HWP 3= M?
8<+VMF8DPF9,EE[3FEO(J<]BX?!2C]
'JFX!I#9M^8;+0L?G.0@+56EZX$%
M9XB"H-"Z\%0$(6I[R$,4[4^%RF,!5?
5WL"3P9!08JG7I_ZO!(:O(M&TV&"Q>-
:+E)BVV@1AO]9H_U[--
FF9\UGV+BBG/*@0.0A=T@F#
MUZ!UEM*3'+)JKB_>!?'3!L(G!_((&J]8TS1
8XIG.:.2BRC^N3Q?HR#>N]5F
M@8OLR^S;)_?
7CG>WB"6W\7PQV_SXD&:7R27/PN8JTV3]-
FW>NM4*R?J>CN@S M,3!%U=I&C"FY([M ;
-0U][W>O'_G;OY;F$]P,7ZDHV+WFDW:
<9/_^56L_+' M%^OFY6*S'3Q^N5[1+M%49
HZ95RO'M>,)UH)K5YGYIIHUMU MM-
T!0@>(?NJ;S!O'Q.,'P/;39^MUVJSW-
VQ,:X\KT8#UP8'(K\RB0'/VEG&
M4\JJ6^'*L92TA[%#X'#/F3B\;DX)B%>W)#S
MZRFOCKY^5YW#3'D8Y[P<23-
38^_WV6+V]?PKNI3?YK.RC-
]OVYI_6KXZG\]_M_+&9S6?
_FRXY7Y\19(2ETI@_YU(K9B*XS"TP1;35B0D
52?4]7QQ&_;94"!8
MCJ21!NRVE_]S/MO\^)C"^6KK/_U[MOFR/-
]\2"[.YC]^2_BFK[-%6;:OW&RU

M[8;Y[&L)Z9TQ3@*N9
M&Z8",9@$VZ=+MCV6DE$1J:M^P'TQL&]O
=5Z4M M-^.M&[F[2.19YI^>>^-A'Y[=_#O|
[$.:E[S"RV$(5T,QFHF?#LI=H['8|31Z
MNG%=:14/05/T0TO%<)8)?
&D0DUTT2NC@)/T[KGMAT3(B.8U,X2EO<+
MEQ9XP3 EO4#?WO05UM]QW:-Q>61"K9=
M0$]+$@;.616I)L[3VLD]/U/1!D2'T/FRJ@*:@
+/.D^+U>S_]TJ:Q_)283%
MS,K]/#%H(P;CP46M08?,-3=<1%:
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ML,%KRT%ZW-
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M&C"'!5J| MH;%P HS24I85!%@1|9_,$S,:H9*
[H>CIA^T/,8U&TDQ3V#O>%=I=G5VZ/ $7
M6DR!0DY4@% H^-
*J!*00PB@NA63=CL=!R6S#S!|*8/?B>5)M-^
R//NZ7&TN MSZ/-
EV5|0"*KY7^G&|&X,RF%XXQHW$I<.6%*|#I
MYM/B[G:9WW@@F'JKO]]F0J%=!P"M.0:,WI
M>_%V^7,7D^%HNJ:IJFH9OA/J_7#(EU>-
GO!W_|W;I18$U]IKSR':XJZ*Y,$X
M/%&8XHS+%
(DTO=/KZY#6RKX]LG$|NE8;,
(C[6#Y7[)XE%I-TB0&R2DNH!7>0
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;)?K2<%+J=2A+I!.EO+
(Q">RMF]+2+H'',5#.O3RE!,N+?
M(7VEL1Z^X>N6V-4.

|C6E]0OWZ[%),EA.&P_47($S9YNLJ1GB3IM'
M@H)%_PF4T,I)1X6Y/3;B%TZ6M"Y9)1VZED
AM)-#? MR9(U<7EDLF0?K4X]
[>"R,^>N5&)W8W'%U,^?INT(@-WT"
(TVB7,,^90:A*-H M4&OC(?/ I;14LM1I(-
]CY1CA.:-
WICN=UH^^:CH4U53HY#R8,"JF3*#'HI??
^)09]E##U*=8A]3U038U' M\01I2D$&
[N8&?2!(*FBJ9$C>=[L:?
@(E!KU4V[/$H(^>,$\Q+"3*5 B)' M<
TZ8H!P+RQSCJ9H^R.T+I%M!+6&
M>1]YJ#:+IB7^LCR@ONO59:7R@ /WF>
M%BF7CW9];!)%V0J9@1JB0?C2J-
X9!4ZKI&R05/#:C4P/H;,52$^)L=N%!$.K
M>^IM_/VSWZ]'F_;]\4M_^HNVB1=B),Y)3E*
M575^91M1E";P.*"NID;@_19YE[6F.266N
A9E;S@G#-XPE5)@TDD<6*3ZY8U
M=109$^Z< X&BF\]46T,M87'/!HI-"<>=
J^C1+'E"(91"IQX= ZI0<.I6TO+
M.Q[>AC/4S@YWK/Q/JH3D0EI1.,4HD:!,Q'4I
40*C)Q3%,ONP'LD+>W M M]:UX,H/
K&JM\\$ZG_JHODYX1P/(:^-
"$@Z"XP(M$634DT!!A>R8(YK@1M+M
MSJ7WNT]DFST*D&.H96K4/5#U>GTAN41,I
M4MKM?1-N=T/KNYL?=+O> MZXV-
!FISJNX\O40YM=-P1S;6^OVJ]/!__?
6;FZW*!R^^N-7G]"&%Y?>T^G&6 M
_'X/X,.5H&X8 Z]>"O 2*T<8=$ITZT9*C@,
^NEY8;U_U@NXY^S M^?R(@J?;CZA64?

0@;4>6[%S8U!?
O0&R]1D(7GV=H0^_Z6OPV6X?Y:
M;9!$M3/ !QWJ55TG-%Z_=-^#37B-K
M$4]NA^X"PS,6]VP#D2F?
A4:5.O'$1:*;64Z>IUC6*K)YD54LO%'2O:NFC
_N1YG5M?G'?.G=_%G\
M/ELO5^LWLZ^S38K[O$-
C)6=:)8@"3P0ALRJWJU:\T Y[=:LK\/+FJUL
MZ:74Y8 2;B"6?[&!7WDRF3F;@D2?PI3
B50$3. 4D'*K'=%9Q=J#:W\B8MK,
MX)K'6QTY-
P24,QL$C;G#>'@*CKQ9KE>GS$E E?) [H6
43,#(RC"F)2*A =/+&U&[G=3PP[;K!ZQ' 9W
MXVBL&6C>=C1^FV6D)BU">IXV?
Z:T>.%6JQ_EDFG+Y+-%_&.!ZIR7CW9/.*-<
MDJ2]
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[LCY;#K%__+)<;3[A
M(;Y:+S^7#WY*_UNRJ?'=$*/[05U4+V5?
AM5)H?_O\GZ.R MZ#SXS$OC
U&R#$OMGRO7TRDS(JGF1*;:TZ/OIJ1>L/Y2
M- H73R)@/7&@'+>XMH71N5/\]*"
(_<_T3.LU5$#"_?'Y(X4_<3CT@UM\WD7O
M6)1."2%!Y5B:M@:!_76=
<.8)29F#I*P,#O13FC"T*&TBS#.U/CINO&
M+Y:+]7(^BZ6:Y^5%I\ZR\SD>#;XK0B9E(@
MPC4#E S!.#Y?
U6<"^67[^YQ8^+#39F:4O0QK@2@70T@O:
MV%;N>'5;\#A$F\MZHFT@N%LB/YN+C?

6B?YP2Q@:1,QA-ROE; GO2!-#!^&Q8
MC+I;;E>/V,1==$Q[6U#]]*DF\@9A<[&0C$F
-4P!X490SIFH'_5]B)ZV '2(OI<#";\!(-
W7&7@6*7#MHJ*2<1TZF;Y]
(NIW$3+M7>%@Q];Q0F\1.?N5I:+@3A%<
)QD M$(KA5R5(9(.U-$623?42^WM(F3CJ?
KR2'X/- 1*?.FGXN5O\I[#PZGP1=Z7[MGU?
N(LR$+B2QT@N(7G@0E&8T^*.&D&)27E.35
<>G@^]I3%4'*+#Y1 ";6U+
M>7.5H9$<=0Q]2A)DX:
(K'>K,Y+#L[%L*8/:)Y]W!0;
[7U:A:*NS^F,:&F-L HD*9QI*\#E),&3R+TD
MV092.WNJ.W4-[4\'8F$YBF(:@-RV0ON.-*
SW+5Y-ED#BPR]"^$,&(Z[N5!: MNH
>@HJU<];OHV7B>X?Z<*HB] ;
\PK/X)6;_W/Y-;U9ND4YQY_%[VX1TOKY
M"O_SY5U^]
<\WS\OGU]?,60I:1:HH!$("RL[8PB8!F:+U5B
ZT!2)PXZ MUH?>&"IK)D7/+U"F=
[!\OHL2>VIP?
7E2C,MD8D"2QQ#VT,8*96FTM2&X&,T
M31PIJ(^UJDIHHLGX]4C8LN)ASU@2H+O6
DPC#D@.DOC<0]7O/:PM>,H[H1+=4*X
M'%&!#<#U
;/BH47IN*.!*0DDDY+*B0:%CXZ"ET&FC#^P
8USV&4=H*G/B%X
MCJ"PTR[R>>M6*WS5]S1H?
<]/;QFQM.=A#H>MZI%!\>TXPJP(.KHE)
<99$T&I MS#V^E83;?

3@;K>JY&1G:!3*3R]YYGR$8S4MC=
(N6@K)F0I"@Q9690I$;._QJ083! 5.M?)
)6E;V;$U>3Q>_"FM&?ED5I?NV_$R:15
M]=)PM[2J/N)N
#0/9O9$E2VU)*,;L2V@*)>IQDK0V@46"7.$U
M^Z15]1%^ T"ZN2-?
>1W*&!;*V!>BO"QU_J$,H:=@ X_<9O12!
[YY?--&RZO: M)U8->3< FP<,I_4&T/\A M?
7,_M@W)W^7;Q\"9(EFY2!T0RR((+DJ#X4#
:RZME=)&73LE]2%Z6MH^ZZ"P
MFO0;0]*6?JV1P$A0)C*4
E9#2I=,"CI[[5PB459/2KU-
P[2WX4,CIK>46PYP
M7IO^YQ;QQ7([\24MPBRMKUKZ[*8H[.
<&7ON+(T*>5=Y;+0A:7PJ5PJ+7AS/>
M(NR.J%GVU&>M30GO.Q"E1[TG2H)CSE#*,
M%KVBQ
0Z\^6RP9348F(D2,^$RTJ9K.L7'MY%R;3VVC
MUX56 D.9:H+.MX&0[9V,Y]63">^@
M8]IPP1#@.5;8#0#FFD0^+5]N?9,;[$1-
RZU7!I/0$!0J1/ R">",<'39:)!J
M0,_A+I*FC2$, *.:*F@ 43_9B%>!EBB-
=ARMP^1229SU"GPF 6P0(>-*L8K4
M3MJYGYIIMZ,!+.E*@F\ 0K<6V6_GZ?7B;?
IK\^G/-/^>?D<>OZS/O"!!&N^! M>(X;+<\
<%Y]/$ F1R"#UGM=V[KO0U9B#=B
&'K:XCU=(HR#
[F,)R$9\MXJ_J1EEC^]=P0#M2*8U"
M[=7R?+7Y@ER]FN7-ERU7DCJ;(I>

(B.!+WS@'QB@&3H6L4V:94SX"U'ZF;%J3
M:T2H':F4)J'V+./3K_B)@?
*LA(!,54!+-7)PTCFPVE,:B&*2J<%!=I.F:>L6
M1X/7$8IH#UAGCBHET;?
[#JY1J%,G\>/<3D\2FE,OWN]DI<@0@DCT!A.
NXC %GRJT398KCYEP[B?1N4AH+ M-
!R@Y=LIH!5$W@!R/JW<8HUO+NOL8UI]GP
K4C2POOM'^[AREGC(
ME:R],3Y$S[3(FPXEM]L:UE+9U#U3
MB_V25D5 =_,26%G8#-
PGZ;)+B:70"4QW/;VQ
MN/WA=EL=^;4&@/WB2#'J%!@:!-
M/"$*KFVC#T MYS]>S-
WZZC2^_MN[D6+$$17PG"0$[2^A$UIBY0
E2B/32EEC6&7CN0KAC5T,
M5HM!C*C.4\'P_2Q?; U9,,>) VF]1YO2$O!*.
(@H[J0M8]I5;\56@_ F8A1C M NX0R%?
5_M0'_D=D8)Y>N:^S^8\/:3V+R"
Z,^A3_7X^W\Q^^L'^9"J5H$+'
M,NJW^$O!>/!&1U N4R8YH8;X3L?_8>_
9S61#7(_-2WAZ@B%+P>1 M?
@,X>B#1JDRO)%(AZ8G+TA!-@8E1
K>DJ,G]M$0W= M=NG!EX[;>)9EY;+
M9>0/6DHN6
E,)8K&4LPT=,/20V^9UFV>&$K5Q#_UIG1W
E03,TK6V4R$6, M&:Q6!"31-
E'0XRW.O)K#0#[E8$[H;14>$ .4"!)6'!6,^#"
M9A(Y+17W3RF;MX_&.F3S]A'?U
CHG&BJE-#<: 7>J 0B:(YN-[*'FYHD@4DA

M8[>*D=/-YNVEUX.R>?L(N0$GKL0NV)
M'4\A :<7 GHDX/111P/(>B %)#-#+7$<6-
2Z3#Q)X#6R0P/ZB)$IDU/M7B"G
MF(#32^'=$W#Z2+\!'#UPI^M=4HI8 JE,B!
R9S!$E?ZTG">JW >F8 S M=M9IU4/O,,%/']
[9KX7EZOI:<'_-OIY_?;_<[*(-K|
[+PGN_'Z9TU8D&K40M M702B8ZEL,
P<"0*|<+A2=)2)=JO#/)R&EO:GPT&P'%|?
4[N"#[#Y\J]OVTO8
M/Q9QM@XE]2A%_&RVNJNQ+?_Z"_TFI3+
(5J(-')+$$R@' J6[!T0B MDDS(N+I]+5X7O7?
0-$W0]-0 ?*PR3QC#Z]*
(=|_XJ]GW=.8)DYFCM1Q2DN4Z
MRX*1:$:5-
M#&4R:2SD.#^#91TP193A'%1ZGS)&&|[?
5;6-^RRVCVB=%4)L*7 MRUBCP
=I(;%D51;E>JY;XXCC:9G&23HMT!ZNO
:|]3OC#CZ ML?]R|W,|
JSDUB8%CI4!@.5Z0Q:@#OHJT3$-53!^+16F
MRN+C9AG^|V+Y]5M:K+ M;]8?
OR#LO5NG^!-
D2P:1]%241JP6!%5XM%JN(#)I"-?!\U"
[[=%Q%!_=075?
MO_(N;]_QO+SC.A7/4&>+SVG[SN<_KGYG3|
("P2@% MZR@!P9E-
49%@=>T;G&K$3QM0'1&S/W5CG43]#1BE9
ME)!V1\%L2SZ5S289BH>6J S=Z^^?
%GT306!921\-86E_1QLI%9E&"Y/%-N/
M=XNTM8M>+T*QFK^GPM_^_MTSRM%W

)7"E@A."3KK"*4%.:Z98/V>W$; M2#E$P.
()9;5G
MD@[!Q[3[X1&PNFW63ZWC!G#^(:%_-
OH0&T/@C\6L\WZP\<_+EI.14,\U0(X
MB6B8$(W2E59!2%:I2$PBN7:WP@<)FM@'
[4I^#ZM\G+UM72+V0KO M%FG(N6H:.NT
M92-MH7$P;35P6/\+62H]U[:U@DFS8*
(!G3/#W9TF\-
Q+R"823Q(@R8:7MMW2.VF&@U((_<; :
M[X;# 3*=^H![,9_EO"=_OS&2R-
"QPITP1FI!)!/!:SR?$Z="*VT(+I).Q]C/
MSVY"VX=H:5E/9!-J?+W:G'THN^,.\$3*C(YX
[7A41.F7<@/"YZKQR'1"W3 MP?C 237
3+E?'*&LV^H^0'(3*_SWV:)D+EW$$7BV5!/<
("1!PF,IA6,J M."?Q3UFG;
()'5'[CI1,K_1"5+6O(;VK%
[U+6+IQTQ7DJ[=24XL5)CQ*<-1D(MY;
[4/UKE.[D8CRG^^DNG":Q44_S!\FO
*7CT3+SO2'QS6=FHLE!!$ 9:N#)!
MEC*P7I1<1L:UD50&4_O:[7BJIQT T(8O.
[+N3QGM[[YMTVROM:]^>[Z/MW,1 M14A
E)!H)&0%AD0+D>GD."4VN-H1F>I,-
'[!4AF%M19!%4B<\IK8_K-WA]^G
MU6P9Z1GCP8J2R"Z]IR"<-^ "#:
D#6C_!*9%[02OFO0W?L/3Z$HX%@A3A*N
M$HCO8=S_^"G'>,LS,EM2J-SGM,R?
W.ISVLOCNYO-
R^F$:24)K5HIMEC4"ER>@$_F-$K&TV#
<;,Q.'-:0^--B#2@!DUF"!V)^JK MY6K_4?

D]>J:8]HSG"):68;G*&-29X>!9RKB[2*%S[>N
M6VJCE8E>S:'ZZ>F#B6]-
HI:-4]."2X@(]!!B$S032'X+2?
9!T6=2+5'N$QRGF5*P@W"/V.\,K MU,
=.\J92BRC?2<@H,,$@GH--
GL/5!"OE!61V]JM2NM0/FT :4+X3J#X4[9$
MGH7-
[/ML\R,O5Y>YJWB./I)5OA%C2@T(@%(^]D,
(F4OI5K:B3
%2JC)V^U+!RN8]&&H#3(.4X:&Q1GL.V>+!I
M7.X%JS$JE_OH>.I[VEY57BF1P#TZ,]ZI#
((;!S;@II"I]U;A^21RQT&"M6OR
M3JM4N1=
#J[)ZZ.MZ4=D'%+\RGW,FD8/RBB!T^O3%+
MY:K\T1E+4H:>!6$=,EDJ;VY;%="OC(
X;MV(JX[?6\AD> M3+_&4MMG41NEJ$N,
S4NETGF%*SP98(*$X+:I$,:YT9R .9.=(&-
@/#Q%^,!
M<#MX'7[;9M]\W+C5IO'5N$U87;]>
[/*%SISR@6F*2G/E9E!ZM$>\4N!(9.B;
MH:2Z58,VL1AO\M:X;_0KK,4CP/:DC\1_;?
5W*9 38^B]"NUN$B_2Y7# VO@Q1;SG-
K@LG".Y1
M(B@<+\I@%9O1/4=W(_%LLC'*1MY,E5M_]
<;C(/?U^-MTYU1W&3
MDI#*=9J0VH.GZ/=GGT+D47*K:^?
PMN4IME<%\936XC%P.])3?+DXF;7X[S3[
M_*74HGQ/*_>5FJ^TTLNN*)BJ13$M5E[,HP
E!/

MF#H==_(@$9RHUWDR(=;!X/BD'<[NXCO+
0CM\,MG 8W@5XH_N6BOH^+CWB?
69DM&GU2Z)0X"ZY,M.(B12&X M(?
EVW_.&-X&>S)_H"?Y+
[01#XOE)&P(W@X$=!%=&78N(YI\H
WFX5F"CPLV4 M.^F-
)8JQ9KJ@U6;^R<>NG\!&,"2>G_1&L
]$GB.J'Y>:-0H=/QM *HT D*D,
MUL@2R<@MXDNW6LP6
MG]=H"FVE>551?_LG+]P\G,^WE!S==*
N%76;# PHH2.;"NSZ4G:A\;(8V\G@
M1'(**)46A
JV#*V@0#V5TF=G.>DV+KO7:X]N&W/KN;C
!:M\>P- M""04O-
,.3(YJVP=0F]H#21\D:)H@\,!@^*FA2S65-&
@O4V;UPM<]>G-
<1FHTBX#%QP%%]'^LYSA*<
S=X@52JLG^/0D<=J+ MB(K@6(ZGJ0: >,L
V:44[.O%KK>2WS-7+*8L&82(+
EO)!B;-4AK*!,&60NZ M,@Q[$3AM#'PX$
ZGI2:J0^\4W!E/R29:[%U)13DL-
/J\292)13YRE:*7M:,W M=Q(R;3QU.%
=+_4FP?/;;'Y>ELJ%B))R5EDK0936<2(Q!:
[D2-&$-@B+TLCJ MN3V/D#3-
+C6QN7:,6AHX)[N;
7M&SQRC.AIB<2U:6@:NB3+0TP&QAFO#I-
*Q M=OBI-Y%M&6U'0>1@L^T0?34
R'XF@:)9!^X9$&)TR8[CR*82D"1:!)SHF%-M
M_^&$#;>:0!Q.3TVRMY??

3SP^B_]]OMZ4B.@9,|SP)#,X4OI.>5QR7FH"
MA#JI<@K.L-J9.@>2VI;Y-
S@T*^NNW9WR/D;/M
M&6&W*".U2>2U+I:?R@!8V
M+WS3S$;:*^|C<=KKW0EVRRJZ.AR*99#%I
[*F6?.64$Y1)&+TT4(BBP((.BW
MFQ28):IV8|-[2)GV]G!(:-60?
<4C=ZKKM;=NM<*W?
4]#WZ#]]*)Q+|D>YG/|
M>S"AE>7:&O!9!1#H5^-7W($65$51|KM(>
[;8S&)9,BC2CRF<
MKV:;65J__"O,SU&.%^WSSW2NC5B@FA-."5
&< R20$-!N5Y M8H&2ZG7*53DXF9NV/G"
[OP?VZ$IOP%P|DN?
G/^Y^P+;;KN4T2B(9..|YNG>, M@35, B?
2L&R3(JGV.3|@.ZTTZ1X?I;
<[=3<"F697S[4^J8R9*!,MC0(DVG$>
MSSCC$H4LF
]:1!E3[=R)QVB:N!]W*^#I!.H#-=D
,N|:O/+AXQ_[CKI9$1:, M]&",|[C|?
429.041_4O*F2S?5(;E@P2UB,E#=;|<2A$-
H.K(U?OFLGZ=2Q=9 MXA:8E0Z$#@X--
IW!")V2SM8J,LB=+V=+%A2M9D%R;4NZ0T
H7IE4(;W&K'AIS=8%_F1/UZM=DYXQ_2
MM_-5^.+6Z?
UJ^7GEOCX[WWQ9KLI8XQU']"Q2;=#75I!I.
MI!R$X '_$09L)AI-QCVB;L]2M6T%ZM-
[)N55=< &#^MDEN?KWYL
M.7L6_N=|MKJ|S2MS^R[D=|8L-[C7<^

Q1A#!2W!44&0.UYO5PE%&*T.R*VW3
M7J|V @..E#@^_M:)Z"YG'B)KV M4K8)0-
957'M(W!LC'U()KY1TFTNKY.IW+NR3I(DPF
-R2K@&DE3V
M4J(<@AL6HCVH[81=]2MA=RA5MSQ^_%L
[M[701>JK]"4MUJB8JT3=
MJUC.IR_IQ9=29[U^O2B_O%QLZZASQP<]=
M>;87X)>WW=$JSH.AD'CID^71/O9&DK)@
2MFVCW(4KF
M'56<@O22EI/.@J=H@D49@K0T!?1>:P?
*>M W<5'!X| !!$X=8!|/!3X9"
M+:4T@+!;/.PO#JFQS',NP: <0$2:
(UVM*BBSCI=X
=*XMN+=I||=BE=R|V,>OMUUSBMS^@5R5
;>_--:*:88V.)#@2MM<
MIM#WDP$BH]D2EY7AM>O2^]+8PJEX%"S
MXN?T?BOZ/7O*>N)#4*5NFH-
PGJ&A@9Y:+ U;DS;
<5&|]W)/$B6OLAD1@=0VU M!_,W$3%|0-
MB;6*6CD-N)5]_%K*LBK&<
MTT%5UP(TW[UX_6RS6$;RO2J"*V6G$5EC
M28!/6KO,G4JVNK_1G;R3B)8=ZKS,9-3')2"
THFUAD7BG M<2%SJDSB#BV/-
$@:SPTJ)D;74 J_Z|
[N<.DW,YOG79@]3WFY2A]2F+OU>I9G
M8=F^I*O9-R0%A$6RR K0NC>RTXT[6
M3BH[FNB)TR!'0O"XNCUVX/"G:IA^R
2Z8/?]$R(ZF.NZ1++K,!]B7H!Q-((F8)UAF&
[H/D6>7,2/7DC)--+.N#

MC*,2R_HHI0$G[N'4%LI=0E_4 ;
[9@,A,@G,B0DR:46] M$LOZ**4!A-
U]W6:8,]ZK4CQ,&8@0*+J'F0%:TE)8H0C-
YE=/+.NEZ$Z)97VD
MW@!T>BD!GX,02RRK!K98^VD)9MS0
2TQV&DU;5N8? MB)P%(,<*OW7!>4Y\N-
T@]^],GV&\A4%5UP T'RQ>W%ZSEN#]-
O:)/RB=$-)O M:????_??
&*,,]0XD+9T5\6LP"OE6-$F6'.X L79@J
+9)^'N'HBK'A
3MDTE7B\N[R^NA*.S"BR'"$K:;?)"&3-
6)NE1X:4G0;%\ M*V'TGN[_8U,^K7@I;?
P:)^[3\9YK' M3\O?W:;\YH]KXMKG
>$?//M:\B7^=]^*Y6+_N1*/C80X81TX'M'-
]CJ!+7G" MU
9%E3&$A]K)7:,R.*U?._G!U"R6&DHFNS<-
])*S.Y.-9 Z4HTY 98;<1I_!
M>Y&A;#9241:XD?57SB&D3IL\UL
:&%R_#?@IG7)!'^98.\N#DQJ,*:TQLR+@
M*7&0L^&$.I-"J!T4/Y[J:9/5I@;WR%IO:-?
N)/@'IA0#!G0?/ M,@4I;7"1!&=T[7K+ =AH-
^!Y,-P&#FKVU?WTML:8 :LB'>.-C!
[5HTB@($AR
M8(V/0#R)%GT/=#NZ33,=C^9V(YG'+H.6E=
M>.&^S")/0?&4?
+:U,U!'8JW=R&2U$Z1!C+2P=!YU9'XNWT$M
(<;1#() M!!5D-T!'FT"5-
%8S.K[#>A>E[88;AS:-
*FIP>NNG5XAI>]/&F; DHM>$?GP)

M)$DP1!L("GTI*EPBOO8$A:ZTM1LDK
7)0;34^&;Y<+R'GE$THC+3&2A5Z- +
M7&H^<5?*>;DA*67A:B?;'D%NN]&],;;-
FKH|>N|<)89WV=#@D9!II,0IC4>%
M9J77/I-
@+9XA^+G3(BDC_5A98MVIGKC]2BN1OP%
&A@Z$)*9|IKA|Q'
M<"X7^P@/*2=1#20)I@*/W%=O-
#04+^V&!X? Y,"1PX, ,N$-SIBAHTO9.!MX
MT)P"=2R6TGD/UFD%+D1E$HE.LT>;;4Q!>
%72O,(:VT MR7,P.0@H@T+!EN1/IVP@#-
W$G&K'V<=I=SI)?',$8(^K|H9VZR.
[989(I552 M #=)HLR=!<,-
!R;1Q<(SRF8Q9GBT5A?
424*D$WK50ZB[VD8^0&/+Y^?KV2*M
MUQ_3YV*3K=^ZU'2E76Z0 M#M#]
(R"T9WBX4P)UX:>KS+NP<7Y%^(^"Q:2B7+
MH?2&I2 $6B^>Q
#*.F^Y]"&9VA>3]U,S<2NS&DBXO3-
5$OW4]P;.:-#$V-+7+3BSG3(%ME2XVX)SQ;
["Z=_F_Z|6JV<(LP<_/?|:'G2,VKY>K3%SRV
MX^S[+)Z[^>7?7CRVXA$V,
(6#'8AC2G;HXS4;-.X$W3:PXB
2R^"Y)/A/*+?6 M0D=3?;300,?
KE5INO^'U(B]77[?:?_YC_|-
=NR3N1)8TVFMXL5RLS[^BM;&(%U)Y
MC@8.+JY]BTGF.Q-31QDAVAP.90X MI|?
&5V2EV*FW><"UXIV"(&-
$URBC=%C8UD*S)$6,E'1K7'7/"YKP+(]'PO'"

M:^#|>#:?;
[V6BZWR8J*YII08$\!+CEZV,.@8,ZX@27<
%H>,-#>7*:KDF"$$"H!D:4W.Q41C
RX&1(;55;.BU!]2%@'NB;> M=<8V-
&ZW,BA?BE.1#\LB.!H2
MVG@.C^+:9N]]M#1AY534^G(
%1P,I>]IY9>5P/1^M?P^6Y?[^.7JS=
(MWFQO M0O '"N$F]*KMF+Y0+E=
(ZBVM\Z7;:6O.SND=8O_]JL'*INMG"K'UL9H
M_B62-
M]*>2>1LXR[KN'90K(YH'MKRZ!Y]':U40*M
[TR8FCF"M MM0&$!A)O+^M-BC3."&-HJ]
($-)?\]QP3F@Y"XZJV6A*AI:>D]CYZG8!I,P6'
MWT(/%G83KL$SM#$WZS-.*+.:$- \%)=&>[
*_Z':9R1<">]K@V3WYD[HT">+
MC@/$6Q$6!V??;)^^3N'_?
%Y^_W]2B/L9V670^Z?
9UU(3.EN'^;+D>SR>(',#
M*=56WS>7MFMG_^X M^IWW[D?
Y;$O>CD9\#;J [^=N\=9]3?O+QLHQQ"%
(/.9ZYGU:;5?>(NQ>^0&/
MW=4L;%+\N%F&__RQF%T&R;M=SI_7_&H'
D6%TK"'WC6M=S4" M4'J)?,+=
_XNMM&KP=.Z^R,M5\<(N.)
(!'BV8ZYKUN[[]*L/]A&O?^)%4C\ M??
%M5A[Z"6W1Y_C#_U0A\^>G3G)S]Z@N+C'6
MEV"':>MN:32BJ_?
XVLWJZR*^FKO/531U\XF3^!
('Z>E.232BI;+B7RS6<55/ M3;<>.8E1?_#N]

[,L&E'4/Y=_7M%7=P>|Y]&3&-
D'>YAV4RLP,LS%>NXDAG$OU7602@L+;_U*
M[":E9O4YD!H[:<|TJKU&E'95V;HM)SM&4;
<>-:U3]K#,EX|)8.JE-)]?T77G M54'?1737 R?
3T#TR7W830 -Y.E>/:VSW&D5/2B4ZLH:.S'[
M;JYNY^P/&:J<'NXOOWZ;+W^DM(V#OOM(
<2CHFX #EO: MGGW#UX?95A0?9I^_;-8?
*GWWX. @L'G_?M'GU(|*CL^BG-*
F#N.CWP1"|KOSJ9VV=C]UAX220LJ*
*M>_G7*KQ?S4*%]77UJ$[*:>!J[2?F6]#(/_*
$V/SF-NF5FZW^Y>;G%51SQS,[MZ:B!"
[7[Q3&QLFZN[!^__V>SA=++XO/[|-*
QV]XCC^ZDNFGOV+H)9_H6>W?G
*MR;Y<;0/? R7X_OST*LF]CQ!]9&)O4>J'%);?*
T^K'N_S3NWX"PT&X[_2"(Y;L
M_JD7KSD^RGSG
R<+D/71S_7%^I!8)MYD2V[5OLE3.0..CC;?];S
MA/!+WP,,8IUT5)M6M90RLTG37=C]I"LEX|.
M7V>+KORCS;RMNI?<_=;
(A%LE>I*JCE*O4Q)89F M96+J.+3|^[,#I!*
U]|G$)[9V-X6V<0_8
'SX)=@/M|7N9|/IMT.J5Q!N6
MLT6FHHLE@AK$VZJ'[Z^O-+J$CJ,|23?
&WRW6IN'=K0#KQG/U!9F[A;6(EYM M
*%"GZ,S3C)3*IU%=_#JE6 4TWEZH .D4&J?*
YQ& M0^3--ML_%T059
MT(4_/O@1XUJ3$U_K4X.@;;CV4.%X1#:]Q]X(
KITQ(Z(
*M)U.3;^'I/'8BF?.F>1D#*B)I!|:KOG)*(?*

KQ@BS=E D G;Y0,&M*NKD6#L?Q
MBWRT20\@+_^:6YUB=>ZQ/[:9/^FHEJ/1X[
M7*/#ZBRV)S79L$,C286\B)_3O3@?
2I7JUW>JE#Y M[)6/A1RL^2M_D1":]6X-
=+/8-Z7$N5GKL M/4+]FL,[I-E3\]X,
(DO_(F_S=&RNNY@L:B=^RMP8/MS(]$6:O?
0T7P[R]-]\ M4Z@4H ,$-TICZ/?
35\"1C=Q7S/+J+M_;W[2TZ8^>;+Q(B.]Y>*L'
M&[F[/&L'ER-E[>_:#_WONML#=)/^K:%-
"F&Z1S"]=*+(H)@L]FY,%E4/KMT M[AW!C:
(=\P2/(4%D8Y ;\[3R;2CRM!A)_0M4SP$R
>U@ M*4P_@A4"N5>--FE:3.1$OO?
6PM1*GZ/A55O$ ME5]2.W8R%$^,,_-
LY;X/19\XL2/B[?
^'Z>7D!;N\3)N2UK58D\4BFVO<<0XS
MUKK1\4)@F);>?
&''3,;D3RG*]5U1E("*NG#1YKZA<;2;
(^R(^F;N[D]K0Z%4
M=.&BS3A#HVLW1^AC4AU
M/F6FMN9IDQV5>GFSJIYP&V4+;0S3WD*IV
N4.HQ)[V=@(,\]%]1&I M'G]
[$URS_*B@5I+]FL*
[8B0X=Q=")3G]'YBZR^=B!91#]VH
[Z81,*W;:2.G M\%F2^5)*.QKR4IQ4[BB
1F3E+>''>+Y/?L&([MN&E]Z4LD\]R2,WR"?
JCU0GKR5/Y'U6*,"M[G94+SDII;,Z"
<(6\#RRQ&9"6B"]
MJA4H);/E%Z6$D8,4"BE^ MD%?-
CH&\!**4Y;'1@#X)$=&ED@<,+STHY6

:SM,H\XZ6HV^]Z@]*:1*"9:HB
M_ZDG+GO#1JR8RZS:A@&J4^V&]Q*14@+$
MO92EE OQ)@S[LY87^4V^4.8($5C]
<0NFUYD 2EF1#G+0*PB^3G_!E0K8,;VD
MHY0&Z2"'ZNL#=WF1:3)G,JE>GI32U$V;5C
(IP@0(K(.)-N%U:G.2<'61@[Q34ID6?)6U
H6GC M9-NJ"J'3I0/.+;$$YKK<=F
"6CENSNTDY'KS.M88NM["?
KV%O5]&2TD^8W)5
M3!8SF>K^!3.;=\"BC:%^?ZTQ"2M4
Q#N7'J*4G0T20HW*G6$
$M50>*?,0\1I,D!"EB.?$0P9S<_!
[;P5/!L[EV8"K%_(+;P2?-7& [N-T-\.W@
MXZ;.^@C OK =/VK39 ^?'D-
#K;V[T8EL'3MU.]UI\>0+?3/,9N>#4'M38?
+] M_JT02?]'ZNS@[_(1??\/\^,U*=C??
_P'4$L#!!0 (:!"%E97X$ZT[MX
M1I*I%Y]L6?&,H\AWFNG9/4=IKI\Z(
&*J$&"!X"2U5]_NP#U9DF-W#@7QFUF
M(HL$L%A@'SS[$(_L:F\
["">U*OE[4&*I]K,4DL:06M#OFH]+V84E]NA:
M"/;F2# :!-
WN>;O5:H>=T[/H/#IE[4Z3=E@0MMK-
LW\VCZ I5/=MC)U+_N8H M%5D]X=A_K]-
J=$]S>S$3S":]9A#\YS'*K/0GX;V_JLWLV7,\@
MLIX;TI%ONBB.E%2Z]RIP_RZPI!
[35,AY[_NQ2+DA-WQ&[E1*L^]KAF:F;K@6
ML:]HQ+\Y^ 3NN<>9=[D+=J3(^&
((S18Z/7Q(1"CL=Z^:/P07[6:CN>GV;H>U7]U

OOK7X?_(%>#,;F] M]L-
H!4&K\L.XOKUSXQC\-
!I>D^&OP\&'\>CO0Q@$Q&EX5WG_]R#_ZS@
MA#0C(G(SJ9&(:ROB.;$)!88^/?
OB;O[P'&214CV!3!DJ:U7J3.:4,4CG=:
*M88I6OMU4AXQ$WANHY5DGI/2<(C:5-
^\8. -=2B>_H0^L$ D- MX*R4V9?]NTWCQ]
MS8_]
(QIIGC+_ZMC9%*AY,P]@[(D@V:WAVN,,O7I:
_C'NH@<)B MM[(\$,O=5K6Q3*N#Y?-
&T,5Y>,<-S!0$TR7)3V.NAOD[HH4YO DFTI
#:LJ> M?
&I6A08#0&U381QA0BV>.3NXPUA1[3I=:RZ.
JI54CH4":!=\,4H* MYL[O3!$:P035
@<@O()P"21#2X7!K.[6KW$2P-
&K,AP$544\T6" /,"QH**>P<]<*N;G&].3
ZG/FE MLE%U3?RZO/-0#B@O= XX-T[?1+
E8\X!)X,G/ /9(@'N4,)S7$=8!22^AS2L M-
Y$[PG_!H(ZJ
^H%8P^G5!:.UC#D/(Y!AXHI!,OLT)-+=7(3?
O'W1+3@1@: M L4:+V1#5=C]'AR22.BR-
D>5'G]ZMT7"A?YWZY+[F0!_'
:Q@Y>*0U8='"[(
MU4=X&REX#E"*0E>R$XY/H%04
RJ*"HUX6,N\.ZRFREAXCT>X8,M$8.@W?
S+E MCY=V-
(D!V$!VCVJ7CL-.C;LC##S=R(JE7\?
>JX2:I4Q!FG0+@3.7/]Q\E-P^ M)U+
<9SRJ7_OL*?IL\%=]"WA:.?#_=UM

=W#*%NNFMF(S)-=U[*Z(#='W
M!.&R)8N7KE&0QE9IL]0*[@683%-A+>?
_(76$"M0(EC,!_CDCKP'AP-0&,P'|
M18&^6);\MT*
^VX)%EGDCCV._[^K^V,UPI4$S0=S)0!^N+(
MW=6,TWM,W%X#NM3MU*L[IEV<6ST)A>.
RJ"AX4L"W(O84O-"$X = M2-.:5P|&I(,I4@ -
S)(;3)EX=I[PO7AE4+UMUQ4(@%@#O]0
"MQ1(H#)G;27
MJ*OY_"FRJ9)3CDDTHY/R!P-=LBA/0RG-
)YSV1N1Y=HXM-.L%K65/4 Z
N2R@Y"/GB\L;6 M^7FC&W3QTI;5\)\M.B[O-
\V!_<=!H[BU[)K,GSF7O-DR,
MR6GVYJA]M&A0$D2OE3^0YB:1(F=LS8W*
=
RE%770S&I";'S=&^+\6NW(AXS('R\2=#Y.%>
MA(6>HI>Z-)\XQD$B>$R&#SPJ\"2-
W/I]XW: 3UR2J896>9;4N^WWT=YKRVO-
M'MU\SI5Q/[OW_]$4[YU%WK% 2XO!ZLF-
0B*.S^)OLN!^Z]6%U^^FO>)^YZ
M^>]02P,$% @ !H$(62GFAV-*" X"X !4
!E=V)C,S$R,3!Q-C,P M,C R-
"YH=&WM6FUS&CD2_GZ_0N?4[<95@ ';,
<;$583@"E=>LXO9RMZG*S'3
MP^BL&=F*@8>7?VO]
MO5QF"U60)Y!:%FC@%D*6&Y&.V>
<0S!TKEXM:'97-M!C'EM6K]1/V6>D[,>&^
MW
HKX7+>3^O(/[>.W""MD0IGEZU03)@(WQ^

(K5?1MC9Q+>'R0B+<=
XS=/ZI6ST\Q>3$5HXV:M6OW'
M@:MZV8I4:G$\C>W]5]_-1F<6[FV92S%.F\Z.
]]T7APHJ73S3=7]NZ"2:UTYW,.Q=]3KM
M8:]_\V1KMP#H17W<'HHU']F//P]N?V[?#-
FPSVZ['7I7H*I:9WOO2_^*#3]U
MV6U[*%]T[TM]W^Y[OZ+M3M#UK_R;M2I
M='KM:W0"X]0=[+W]CZSNES&F5_+F=&
(MC%59#)K]L\(^@F0_*,UE^49(,"46
M@+8BFC$;/OCY3]4;EE*:AQV(^
:9A(F"*$L;&PK"? M-.KUZH6&,4)1\]2Z%
[6+0P3<^:L--2Z/OQU<
HMBIG$"TC74)08G5+*6U9+M((J8E;@?
V(-)!YB'TBFE;" M6D(D"J*S#,%
."9\2[D$:H$1\V!H7 NAH(Y+5".76
'1J1!";CCC[FXB5DD MU=3,H;OD.\;H;
<;K2RM(-#,C=FP]E6#\&3O0#A0V$"J4R.
[8ABM9(> M/IE6
83XVK"WB)80$'X>$MW[(.;I&%@;V6N0HVH
Z1.:J>A M?W7H^A0DAE,/8!J)$=FMX-
KCC*QZVI#1YI
1#DF^/\0]UB!AL5U9[HCEL_I^
M8YGO#Y;/*]4SFH>/8'"F,)@N27X9Y-*)&.
%%3C.13L\HU=H#4 M-
A'&$2;6@M3U0SN,)=6NTK4&R1T,B]R\!%"I
(M14H3NF,WD(R-" MP;4@!X17$"Z!I-
13;BBKN_5KG
1P]*H,H$$6Z9P:92AP19!+3ED!W7)&+-4!
MMO!:8U4BX;<14$4D;FP/X5<1];Z#>

[0_X"Z(>AW;.W/=D8ZK8R)" M C
W*N64$+A!\)-X)51S'OR
MSGWA4);K#'%NG+X)<$L6.@.<#!Y#BK)%
(MRQ!#):1U0%);Z'-*XWD3G"?\6@
M#O8'U'/&
[DZXS!VM4<@ABE"'B@D&RVS1DPMUL@--
^\?M$M.!&!LBQ1HO9$$0:
<;:;ZPZ]!;%7.SD"E$DVXA0.CRAYN/@MMG3(
MQH/ZI:^>HJ\&_[YO 4_W#OQ_;
OH#D[#^;HI+=F,R'45NTMB(_0]0;ALR.*%
M:1REL57:++2">X%=)HFP%N!W4L=
(H1JA\E"@?:Z3MXAP9&I#F0#_DD"?+TOX
M-1=HOEN">1JX8X_#_^_J_EJ-
T):H^7"N!,*/=M>T8P\$(%Z*/+_874V!WU'B
M]AK0I6ZG7MTQ[?
S)""9WTEZ@KN3SIT@G M2DZ
DFC*Q\4/!KI@44@RJ6:
I=-8>>KD:YA&##Z+PJCL\G/QMJC_&4'_JM\|
M7P: 'S&HCM]9.Q_C-'GC&B5_>^D;^RU^?
X+Y@)ZLRIIN=;6L.RTH2D?(BZ#+
M:*KDF8'F_,L%RHQ,\EE3I&Y$U^ABG>KH9
HJWR(2+BB^N+CT=7Y>.:N>
MT;TOJ_%_.!^XN!)6<5?"CFRX67;2J)Q7'R^N
MX/A@WJ
@KV8]NV>U=9(G/MN8&Y4].T2_!)#J%H
47N^G0U]<_)IT+L=]G_\U!VXNR?
=:_9#?]"^+M_TKKNW:Z[_KP6U6.&T_K%GY(
M/^3M2V0*Y_/OWS!Z<)/TVXJUZ[I+(X4O-
8E_40?.[& B%TM!%??[X4W%_.1

M2T[[H;\:SWP[M[![IPNO#RY=9\JXJP1-
_Z/7!#:N82\IPN7SZK()'R%/Y/;Q
M)D^XDKOVZ6^8'[F;[;\!4$L#!!0 (
:!'"%G/!:4$O00 +X7 5
M97=B8S,R,3$P<38S,#
(P,C0N:'1MY5AM;]LV$/Z^7W%SL;X EB+)
[[(;P'7< MS<-FM[&+;I\&6J0L+I*HD502[]?
O2,EIG)W7/'Y^XHCA*= MI<>CA!%Z_-
WH>\>!$Q&5&*=G=%0]CXZLD=%:T.WQB/):
7V
M.FRPC@8TZG8[_780M/S^'WX#17%Z):/T-
F6O&QG/G809^V$[<'N=0@\O.-5)
MZ'O>#PT[]7@4BURC/8GRU6VEYI8RS2ZU(
M.#')>+H-7ZQXQA3,V06%%![J&>E.=L
MYX(?&-
#3RX2ON7[^S.]ZPU;@^ONPGQ)P^T[
%=+'H(R0!TP^45PGT]/5[.UL M,E[-
%O,#0ON5!/5NF'M!A7O)5Q7POT@.O"XNWL
+IT%K_],OT=QI,5 MCE2S
L\+/MNO.ZK]W5)_EDKS>#NTKWA.44G8ZAS
R2,ABV85KUD>N?#22#U_U@\";S@1
M64'RK7WRAZ|
%;\5,JO9[CGO(1;2FBD0M*# , P4?
BYS5K<@KVF;>Q.(@IBG M.'B%;,FB4G+-
,00DIS"]C!*2;QAN"[*,*V6\P+^927$/
0F3#+%?AU=YM$.W M6 MM@E%*55)
<#&U@&M)7P7Y6M(;]P@5A=GK7)?
9FVE(6UM:$KDF.5/.XC)E6QA'
M=ET,7YNP)@JUH.O9%LYR<8%!PZCHA*"G(

ZCROJ!4?.!?E002G%[Z*0LUF&G MC2H?
<,7Q^T_F"W%W?OSWUH=
[D?)]U^N9.!A"UH0\3DU>7>6:9'^5
M7#*SEU:&:3<8_)*\JFXQF_W.2[I[BF\FZE62U
7N!7HD'*KVE1;G%6F%=\$]@=K4]VHM>
[_IYP] M#9@37!/;%V!<;C!.%;A^U7;A0$ ^T
R(C?X,:Y%$5J>CC19IVPWNA:2,ND@
MUI04BH6[FR'EJDC)-
N2YM6B%AK6NM=!:9$;=\-PT\XBD-
9DLB:KA^GM_,'![M7L]\\FNL/9KN#->G
:X]#3C2]/98N^\.O/N'/=>_=^P+J3VRD"O8&!.
6Z MT6K<*)AA4%R"OU\N366X%1M1?/&
<>H@@WAT$J;T^3(<>I'SM4;LW5/8*)XM?
M9_/9!.8_[GGXK:U=G<@FS5$S*)%R"CMX!^
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([HE"RE!ASMPZ9/Z6';5G>)Q&R MQAPI]?
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&@0A9N6JPW>H$_"K& M%0
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A#^WE^Q#=,[;B8VMG$(
M<7+,Y$(8MB4II"6I8$D]4+*_*6)">.;QLH;<
M13L9*^C*!=?3H,=7*0N9>K/A[CC];
<_VUF$_)V#_7L UTJ>@C# .J'@F7D?C
MV6)R,!D-%Y/I\0M"^TI(O1_F&JEPF![X',-
\./LP/![/K>EO1^/?
M83A:H*0>Y3G.DPK@*TG6/RNI6++LFZ]8$:
*[2/2D@XD5!(\5X 9=, MI:!2"I\K(I#-;
DS6G*A@"3(K)A4VN]V=CU/*<_

MXGE)BJ5Y58GR'APDQ3(F@>
T4:8OA8%;39\YRVZ2;:0"0D M+$/A-;
(YC2K!%$,*2!'#^"I*27%&L0_),4L&DXB4JPD
BEU0^)5%%XE4POHD$S M2AE-X(52!
C&4R3!
<)S9X&T!#3!OQ.!T$;RDK(BJ"VXG"C'M7+
<:,>:2)(MS$O=AMW461NI\ZF9:4Y$2
HJK>E51IX^FR_$7OGQW_>7V/*=6VG
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U+>:]V]F,5T_) M[92^3NMH]1V>OK]'K:
G>]>Q>X]>!KP&N-
E/#E1(IC=U:!P@HL[CDQ MVPGN+(J@9HS?
PLTH(DQO+2763ATP;2TF60:HAF"P;J*@Q
A"B=9*KNLI&HR9
M,:VK+8ZJLCK>..XD9DYYJ];:_Y]R]CQ@]G%-
S+X P^H,>:K![=8;-+SVQBPG
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MJ:(GK>V][Y5W4W?+;$5WFH9O=
[VWSL]++DV/%0B:$?VF>^=$_6OVF*W.^:I"
M0DRA2CVL\E!?\.#Q?'.M?RS8,C]2_
-02P$"% ,4 " &@0A96!7(=9_@ M! "X?'$ $0
@ $ 97=B8RTR,#(T,#8S,"YH=&U02P$" M%
,4 " &@0A9'Q5%GMHB #ZCP$ $0 @ '.X 0
97=B M8RTR,#(T,#8S,"YX&UL4$L! A0#%

M @ !H$(68M0EU.1Y@ MG0+ !4 (![T %
&5W8F,M,C R M-# V,S!?9&5F+GAM;%!+
0(4 Q0 (:!"%F3532K,L8 ,[U 4 M "
;,G!@!E=V)C+3(P,C0P-C,P7V 4 " 1?
N!@!E=V)C+3(P,C0P M-C,P7V&UL4$L!
A0#% @ !H$(65ER M;[\G" 92X !4 (!^0(-
&5W8F,S,3$Q,'$V,S R,#(T M+FAT;5!+ 0(4
Q0 (:!"%DIYH=C2@@ . N 5 " M
5,+#0!E=V)C,S$R,3!Q-C,P,C R-
"YH=&U02P$"% ,4 " &@0A9SP6E M!+T$
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(P,C0N M:'1M4$L! A0#% @ !H$(6;EJL-WJ!
JQ@ !4 (! MP!@- &5W8F,S,C(Q,'$V,S R,#
(T+FAT;5!+!08 #P / . # #='0T " ! end XML
123 ewbc-20240630_htm.xml IDEA: XBRL
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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:11pt;font-weight:700;line-height:120%">Basis of Presentation <span id="icae84c939b714252a8fe3588b1c09186_East West Bancorp, Inc. is a registered bank holding company that offers a full range of banking services to individuals and businesses through its subsidiary bank, East West Bank and its subsidiaries (“East West Bank” or the “Bank”). The unaudited interim

***Consolidated Financial Statements in this Quarterly Report on Form 10-Q (this “Form 10-Q”) include the accounts of East West, East West Bank and East West’s subsidiaries. <span id="icae84c939b714252a8fe3588b1c09186_Intercompany transactions and accounts have been eliminated in consolidation. As of June 30, 2024, East West also has one wholly-owned subsidiary that is a statutory business trust (the “Trust”). In accordance with Financial Accounting Standards Board Accounting Standards Codification (“ASC”) Topic 810, Consolidation, the Trust is not included on the Consolidated Financial Statements.
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-***

***weight:400;line-height:120%">The unaudited interim Consolidated Financial Statements are presented in accordance with U.S. Generally Accepted Accounting Principles (“GAAP”), applicable guidelines prescribed by regulatory authorities and general practices in the banking industry. While the unaudited interim Consolidated Financial Statements reflect all adjustments that, in the opinion of management, are necessary for fair presentation, they primarily serve to update the Company’s 2023 Form 10-K, and may not include all the information and notes necessary to constitute a complete set of financial statements. Accordingly, they should be read in conjunction with the audited Consolidated Financial Statements and notes thereto included in the Company’s 2023 Form 10-K.
 The preparation of the Consolidated Financial Statements in conformity with U.S. GAAP***

requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the Consolidated Financial Statements, income and expenses during the reporting periods, and the related disclosures. Although our estimates consider current conditions and how we expect them to change in the future, it is reasonably possible that actual results could be materially different from those estimates. Hence, the current period's results of operations are not necessarily indicative of results that may be expected for any future interim period or for the year as a whole. Certain items on the Consolidated Financial Statements and notes for the prior periods have been reclassified to conform to the current presentation. Events subsequent to the Consolidated Balance Sheet date have been evaluated through the date the Consolidated Financial Statements are issued for inclusion in the accompanying Consolidated Financial Statements. <span id="icae84c939b714252a8fe3588b1c09186_<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">East West Bancorp, Inc. is a registered bank holding company that offers a full range of banking services to individuals and businesses through its subsidiary bank, East West Bank and its subsidiaries (“East West Bank” or the “Bank”). The unaudited interim Consolidated Financial Statements in this Quarterly Report on Form 10-Q (this “Form 10-Q”) include the accounts of East West, East West Bank and East West’s subsidiaries. <span id="icae84c939b714252a8fe3588b1c09186_Intercompany transactions and accounts have been eliminated in consolidation. As of June 30, 2024, East West also has one wholly-owned subsidiary that is a statutory business trust (the “Trust”). In accordance with Financial Accounting Standards Board Accounting Standards Codification (“ASC”) Topic 810, Consolidation<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">, the Trust is not included on the Consolidated Financial Statements. 1 The unaudited interim Consolidated Financial Statements are presented in accordance with U.S. Generally Accepted Accounting Principles ("GAAP"), applicable guidelines prescribed by regulatory authorities and general practices in the banking industry. While the unaudited interim Consolidated Financial Statements reflect all adjustments that, in the opinion of management, are necessary for fair presentation, they primarily serve to update the Company's 2023 Form 10-K, and may not include all the information and notes necessary to constitute a complete set of financial statements. Accordingly, they should be read in conjunction with the audited Consolidated Financial Statements and notes thereto included in the Company's 2023 Form 10-K. Current Accounting

Developments and Summary of Significant Accounting Policies Accounting Pronouncements Adopted in 2024 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.221%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:42.613%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:22.586%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="border-left:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Standard</td><td colspan="3" style="border-left:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Required Date of Adoption</td><td colspan="3" style="border-left:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Description</td><td colspan="3" style="border-left:1pt solid #000;border-right:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Effect on Financial Statements</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3"

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***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(Topic 323):Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method
 </td><td colspan="3" style="background-color:#cceeff;border-bottom:1pt solid #000;border-left:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:top">January 1, 2024</td><td colspan="3" style="background-color:#cceeff;border-bottom:1pt solid #000;border-left:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"> ASU 2023-***

***02 expands the scope of the proportional amortization method (“PAM”) to equity tax credit investment programs if certain conditions are met. Previously, PAM could only be used for investments in low-income housing tax credit structures. Under this guidance, companies are able to elect, on a tax credit program-by-tax credit program basis, to apply PAM to all equity investments meeting the criteria in ASC 323-740-25-1.
 The amendments in this guidance must be applied on a modified retrospective or a retrospective basis. </td><td colspan="3" style="background-color:#cceeff;border-bottom:1pt solid #000;border-left:1pt solid #000;border-right:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-***

***weight:400;line-height:100%">The Company adopted ASU 2023-02 on January 1, 2024, for all tax credit investments under a modified retrospective basis. The impact of the adoption decreased opening retained earnings on January 1, 2024 by $9 million. </td></tr></table>
 The following standards were also adopted on January 1, 2024, but they did not have a material impact on the Company's Consolidated Financial Statements:
 •ASU 2023-01, <span***

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">Leases (Topic 842): Common Control Arrangements •ASU 2022-03, Fair Value Measurement <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

***size:10pt;font-weight:400;line-height:120%">(Topic 820) Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions Significant Accounting Policies Update
 Income Taxes — The Company has elected to apply PAM to qualifying affordable housing partnership, new markets, historic, production and renewable energy tax credit investments. Under PAM, the Company amortizes the***

initial cost of the investment in proportion to the income tax credits and other income tax benefits received, and recognizes the amortization in Income tax expense on the Consolidated Statement of Income. Accounting Pronouncements Adopted in 2024 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.221%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

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#000;padding:2px 1pt;text-align:left;vertical-align:top"> ASU 2023-02, Investments — Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method
 </td><td colspan="3" style="background-color:#cceeff;border-bottom:1pt solid #000;border-left:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:top"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">January 1, 2024</td><td colspan="3" style="background-color:#cceeff;border-bottom:1pt solid #000;border-left:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top"> ASU 2023-02 expands the scope of the proportional amortization method (“PAM”) to equity tax credit investment programs if certain conditions are met. Previously, PAM could only be used for investments in low-income housing tax credit structures. Under this guidance, companies are able to elect, on a tax credit program-by-tax credit program basis, to apply PAM to all equity investments meeting the criteria in ASC 323-740-25-1.
 The amendments in this guidance must be***

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height:120%">Income Taxes — The Company has elected to apply PAM to qualifying affordable housing partnership, new markets, historic, production and renewable energy tax credit investments. Under PAM, the Company amortizes the initial cost of the investment in proportion to the income tax credits and other income tax benefits received, and recognizes the amortization in Income tax expense on the Consolidated Statement of Income. Fair Value Measurement and Fair Value of Financial Instruments <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Under applicable accounting standards, the Company measures a portion of its assets and liabilities at fair value. These assets and liabilities are predominantly recorded at fair value on a recurring basis. From time to time, certain assets and liabilities are measured at fair value on a nonrecurring basis; that is, they are subject to fair value adjustments only as required through the application of an accounting method such as lower of cost or fair value or write-down of individual assets. The Company categorizes its assets and liabilities into three levels based on the established fair value hierarchy and conducts a review of fair value hierarchy classifications on a quarterly basis. For more information regarding the fair value hierarchy and how the Company measures fair value, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Fair Value <span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">to the Consolidated Financial Statements in the Company's 2023 Form 10-K.
 Assets and Liabilities Measured at Fair Value on a Recurring Basis
 The following section describes the valuation methodologies used by the Company to measure financial assets and liabilities on a recurring basis, as well as the general classification of these instruments within the fair value hierarchy.
 <span***

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">Available-for-Sale Debt Securities — The fair value of AFS debt securities is generally determined by independent external pricing service providers who have experience in valuing these securities or by taking the average quoted market prices obtained from independent external brokers. The valuations provided by the third-party pricing service providers are based on observable market inputs, which include benchmark yields, reported trades, issuer spreads, benchmark securities, bids, offers, prepayment expectations and reference data obtained from market research

***publications. Inputs used by the third-party pricing service providers in valuing collateralized mortgage obligations and other securitization structures also include newly issued data, monthly payment information, whole loan collateral performance, tranche evaluation and “to be announced” prices. In valuing securities issued by state and political subdivisions, inputs used by third-party pricing service providers also include material event notices. The valuations provided by the brokers incorporate information from their trading desks, research and other market data.
 On a monthly basis, the Company validates the valuations provided by third-party pricing service providers to ensure that the fair value determination is consistent with the applicable accounting guidance and the financial instruments are properly classified in the fair value hierarchy. To perform this validation, the Company***

***evaluates the fair values of securities by comparing the fair values provided by the third-party pricing service providers to prices from other available independent sources for the same securities. When significant variances in prices are identified, the Company further compares the inputs used by different sources to ascertain the reliability of these sources. On a quarterly basis, the Company reviews the valuation inputs and methodology furnished by third-party pricing service providers for each security category. On an annual basis, the Company assesses the reasonableness of broker pricing by reviewing the related pricing methodologies. This review includes corroborating pricing with market data, performing pricing input reviews under current market-related conditions, and investigating security pricing by instrument as needed.
 When a quoted price in an active market exists for***

***the identical security, this price is used to determine the fair value and the AFS debt security is classified as Level 1. Level 1 AFS debt securities consist of U.S. Treasury securities. When pricing is unavailable from third-party pricing service providers for certain securities, the Company requests market quotes from various independent external brokers and utilizes the average quoted market prices. In addition, the Company obtains market quotes from other official published sources. As these valuations are based on observable inputs in the current marketplace, they are classified as Level 2.
 Equity Securities — Equity securities consist of mutual funds and Visa Inc. (“Visa”) Class C common stock (“Visa C shares”). The***

Company invested in these mutual funds for CRA purposes. The Company uses net asset value (“NAV”) information to determine the fair value of these equity securities. When NAV is available periodically and the equity securities can be put back to the transfer agents at the publicly available NAV, the fair value of the equity securities is classified as Level 1. When NAV is available periodically, but the equity securities may not be readily marketable at its periodic NAV in the secondary market, the fair value of these equity securities is classified as Level 2.
*** As of December 31, 2023, the Company held Visa Class B common stock (“Visa B shares”), which were subject to certain transfer restrictions and held at cost. On January 24, 2024, Visa filed a Certificate of Amendment and an eighth Restated Certificate of Incorporation that redenominated the Visa B shares to Visa Class B-1 common stock (“Visa B-1 shares”). On April 8, 2024, Visa***

commenced a public offering to permit the exchange of Visa B-1 shares for a combination of shares of Visa Class B-2 common stock (“Visa B-2 shares”) and Visa C shares. In exchange for the Company’s 2,266 Visa B-1 shares, the Company received 1,133 Visa B-2 shares and 449 Visa C shares. The Visa B-2 shares remain subject to the same transfer restrictions and will continue to be held at cost. As the Visa C shares are convertible into Visa’s publicly traded Class A common stock (“Visa A shares”) following a lock-up period, the Company recognized the Visa C shares at fair value of $471 thousand as of June 30, 2024 and recorded a gain of $422 thousand for the three months ended June 30, 2024, <span style="background-color:#ffffff;color:#000000;font-family:'Times New Roman',sans-serif;font-

size:10pt;font-weight:400;line-height:120%">based on the closing price of the Visa A shares. As the fair value of the Visa C shares is determined by quoted prices on an active exchange market, the Visa C shares are classified as Level 1.
 Interest Rate Contracts — Interest rate contracts

consist of interest rate swaps and options. The fair value of the interest rate swaps is determined using the market standard methodology of netting the discounted future fixed cash payments (or receipts) and the discounted expected variable cash receipts (or payments). The fair value of the interest rate options, which consist of floors and caps, is determined using the market standard methodology of discounting the future expected cash receipts that will occur if variable interest rates fall below (rise above) the strike rate of the floors (caps). In addition, to comply with the provisions of ASC 820, Fair Value Measurement, the Company incorporates credit valuation adjustments to appropriately reflect both its own and the respective counterparty's nonperformance risk in the fair value measurements of its derivatives. The credit valuation adjustments associated with the

***Company's derivatives utilize model-derived credit spreads, which are Level 3 inputs. Considering the observable nature of all other significant inputs utilized, the Company classifies these derivative instruments as Level 2.
 Foreign Exchange Contracts — The fair value of foreign exchange contracts is determined at each reporting period based on changes in the applicable foreign exchange rates. These are over-the-counter contracts where***

quoted market prices are not readily available. Valuation is measured using conventional valuation methodologies with observable market data. Due to the short-term nature of the majority of these contracts, the counterparties' credit risks are considered nominal and result in no adjustments to the valuation of the foreign exchange contracts. Due to the observable nature of the inputs used in deriving the fair value of these contracts, the valuation of foreign exchange contracts is classified as Level 2. In addition, the Bank managed its foreign currency exposure in the net investment in its China subsidiary, East West Bank (China) Limited, a non-U.S. dollar ("USD") functional currency subsidiary, with foreign currency non-deliverable forward contracts. These foreign currency non-deliverable forward contracts were designated as net investment hedges. The fair value of foreign currency non-deliverable forward contracts is determined by comparing the contracted foreign exchange rate to the current market foreign exchange rate. Key inputs of the current market exchange rate include the spot and forward rates of the contractual currencies. Foreign exchange

***forward curves are used to determine which forward rate pertains to a specific maturity. Due to the observable nature of the inputs used in deriving the estimated fair value, these instruments are classified as Level 2.
 Credit Contracts — Credit contracts utilized by the Company are comprised of credit risk participation agreements (“RPAs”) entered into by the Company with institutional counterparties. The fair value of the RPAs is calculated by determining the total expected asset or liability exposure of the derivatives to the borrowers and applying the borrowers’ credit spread to that exposure. Total expected exposure incorporates both the current and potential future exposure of the derivatives, derived from using observable inputs, such as yield***

curves and volatilities. Due to the observable nature of all other significant inputs used in deriving the estimated fair value, credit contracts are classified as Level 2. Equity Contracts — Equity contracts consist of warrants to purchase common or preferred stock of public and private companies, and any liability-classified contingently issuable shares of the Company. The fair value of the warrants is based on the Black-Scholes option pricing model. For warrants from public companies, the model uses the underlying stock price, stated strike price, warrant expiration date, risk-free interest rate based on a duration-matched U.S. Treasury rate, and market-observable company-specific equity volatility as inputs to value the warrants. Due to the observable nature of the inputs used in deriving the estimated fair value, warrants

from public companies are classified as Level 2. For warrants from private companies, the model uses inputs such as the offering price observed in the most recent round of funding, stated strike price, warrant expiration date, risk-free interest rate based on duration-matched U.S. Treasury rate and equity volatility. The Company applies proxy volatilities based on the industry sectors of the private companies. The model values are then adjusted for a general lack of liquidity due to the private nature of the underlying companies. Since both equity volatility and liquidity discount assumptions are subject to management's judgment, measurement uncertainty is inherent in the valuation of private company warrants. Due to the unobservable nature of the equity volatility and liquidity discount assumptions used in deriving the estimated fair value, warrants from private companies are classified as Level 3. On a quarterly basis, the changes in the fair value of warrants from private companies are reviewed for reasonableness, and a measurement of uncertainty analysis on the equity volatility and liquidity discount assumptions is performed. <div style="text-

***align:justify">
 In connection with the Company's acquisition of a 49.99% equity interest in Rayliant Global Advisors Limited ("Rayliant") during the third quarter of 2023, the Company granted 349,138 performance-based restricted stock units ("RSUs") as part of its consideration, in addition to $95 million in cash. The vesting of these equity contracts on September 1, 2028, is contingent on Rayliant meeting certain financial performance targets during the performance period. The fair value of liability-classified equity contracts varies based on the operating revenue and operating EBITDA of Rayliant to be achieved during the future performance period, and these performance-based RSUs are expected to vest into a variable number of the Company's common stock, ranging from 20% to 200% of the target performance-based RSUs granted. Due to the unobservable nature of the input assumptions, these equity contracts are***

***classified as Level 3. For additional information on the equity contracts, refer to Note 6 — Derivatives to the Consolidated Financial Statements in this Form 10-Q.
 Commodity Contracts — <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-***

size:10pt;font-weight:400;line-height:120%">Commodity contracts consist of swaps and options referencing commodity products. The fair value of the commodity option contracts is determined using the Black-Scholes model and assumptions that include expectations of future commodity price and volatility. The future commodity contract price is derived from observable inputs such as the market price of the commodity. Commodity swaps are structured as an exchange of fixed cash flows for floating cash flows. The fair value of the commodity swaps is determined using the market standard methodology of netting the discounted future fixed cash payments (or receipts) and the discounted expected variable cash receipts (or payments) based on the market prices of the commodity. The fixed cash flows are predetermined based on the known volumes and fixed price as specified in the swap agreement. The floating cash flows are correlated with the change of forward commodity prices, which is derived from market corroborated futures settlement prices. As a result, the Company classifies these derivative instruments as Level 2 due to the observable nature of the significant

inputs utilized. <span id="i6c5f4d529d494c48be2c57490fdc0340_
The following tables present financial assets and liabilities that are measured at fair value on a recurring basis as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

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($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 1 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 2 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Level 3 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total
Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt***

solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (1): </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">444,847 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">444,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,718,818 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,718,818 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">256,563 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">256,563 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">233,724 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233,724 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Collateralized loan obligations (“CLOs”)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Total AFS debt securities </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">8,299,771 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">8,923,528 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership, tax credit and CRA investments, net: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Equity securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20,443 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

***color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,159 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">24,602 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Total affordable housing partnership, tax credit and CRA investments, net </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">20,443 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">4,159 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">24,602<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double

#000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Other assets </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:11.25pt;text-indent:-4.5pt">Equity securities(2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">471 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">471 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Total other assets </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">471 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">471 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Derivative assets:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">459,590 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">459,590 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,684 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">33,684 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Equity contracts</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">240

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Commodity contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,946 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,946 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Gross derivative assets</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">554,220<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">554,460 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Netting adjustments (3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(441,810)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px

0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(441,810)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Net derivative assets</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">112,410 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">112,650 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative liabilities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">501,514 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">501,514 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

***colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,598 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,598 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity contracts<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline"> (4) </td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Credit contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Commodity contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">70,900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">70,900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Gross derivative liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">598,026<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">613,145 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Netting adjustments (3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-

color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(109,190)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">

— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(109,190)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Net derivative liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-

bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">488,836 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">503,955 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%">Refer to footnotes on the following page. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Assets and Liabilities Measured at Fair Value on a Recurring Basi of December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px

1pt;text-align:left;vertical-align:bottom"> Level 1 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 2 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 3 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total
Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-

align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,060,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,060,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;vertical-align:baseline">(1): </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">468,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">468,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,727,594 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,727,594 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">261,016 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">261,016 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">367,516 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">367,516 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">227,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">227,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">CLOs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total AFS debt securities </td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,060,375 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">5,127,962 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">6,188,337 </td><td style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:5pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:4.5pt;text-indent:-4.5pt">Affordable housing partnership, tax credit and CRA investments, net: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Equity securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20,509 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">4,150 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">24,659 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership, tax credit and CRA investments, net </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">20,509 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">4,150 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">24,659 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr style="height:5pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative

assets:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">473,907 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">473,907 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57,072 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">57,072 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Credit contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Equity contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Commodity contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">79,604 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">79,604 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Gross derivative assets</td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">610,584 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">336 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">610,920 </td><td style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Netting adjustments (3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">

— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(312,792)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-

align:right;vertical-align:bottom">(312,792) </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Net derivative assets</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">297,792 ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">298,128 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:5pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative liabilities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

***style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">433,936 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">433,936 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,564 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,564 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Equity contracts (4) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">Credit contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Commodity

contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">121,670 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">121,670 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Gross derivative liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">598,195 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">15,119 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">613,314 </td><td style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Netting adjustments (3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(76,170)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(76,170) </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Net derivative liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">522,025 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">15,119<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">537,144 </td><td style="background-color:#ffffff;border-bottom:3pt double

#000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)Includes Government National Mortgage Association (“GNMA”) AFS debt securities totaling $5.2 billion and $1.2 billion of fair value as of June 30, 2024 and December 31, 2023, respectively. (2)<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:120%;padding-left:8.68pt">Represents the Visa C shares recognized at fair value in Other assets on the Consolidated Balance Sheet and recorded gain in Other investment income on the Consolidated Statement of Income. See Note 3 <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">— Fair Value Measurement and Fair Value of Financial Instruments to the Consolidated Financial Statements in this Form 10-Q for additional information. (3)Represents the balance sheet netting of derivative assets and liabilities and related cash collateral under master netting agreements or similar agreements. See Note 6 — Derivatives

to the Consolidated Financial Statements in this Form 10-Q for additional information. (4)Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant. For the three and six months ended June 30, 2024 and 2023, Level 3 fair value measurements that were measured on a recurring basis consisted of warrant equity contracts issued by private companies and liability-

classified contingently issuable shares of the Company. The following table provides a reconciliation of the beginning and ending balances of these equity contracts for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three

Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td

colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:middle">Derivative assets:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">277 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">336 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">323 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total losses included in earnings (1) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(90)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(14)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(96)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(60)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">263 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">263 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3"

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colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity contracts <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(2) </td><td

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13.75pt;text-align:left;vertical-align:bottom">Beginning balance</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 22.75pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total gains (losses) included in earnings</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">15,119 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">—

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style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> (1)Includes unrealized losses recorded in Lending fees on the Consolidated Statement of Income. (2)<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%;padding-left:8.68pt">Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.
 The following table presents quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements as of June 30, 2024 and December 31, 2023. The significant unobservable inputs presented in the table below are those that the Company considers significant to the fair value of the Level 3 assets. The Company considers unobservable inputs to be significant if, by their exclusion, the fair value of the Level 3 assets would be impacted by a predetermined percentage change. <table style="border-collapse:collapse;display:inline-

table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:16.151%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.180%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:15.128%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:21.999%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.292%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value Measurements (Level 3)</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Valuation Technique</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Unobservable Inputs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Range of Inputs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-

Average of Inputs </td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:middle"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Derivative assets:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Equity contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Black-Scholes option pricing model </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Equity volatility</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 34% — 48% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">Liquidity

discount</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">47%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">47 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Derivative liabilities: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:6.75pt">Equity contracts (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Internal model </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Payout % designated based on operating revenue and operating EBITDA of investee </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">84%

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle">Derivative assets:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Equity contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Black-Scholes option pricing model </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Equity volatility</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 37% — 48% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">Liquidity discount</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">47%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">47 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Derivative liabilities: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Equity contracts (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Internal model </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Payout % designated based on operating revenue and operating EBITDA of investee </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">84%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> (1)Weighted-average of inputs is

***calculated based on the fair value of equity contracts as of both June 30, 2024 and December 31, 2023. (2)Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant. Assets and Liabilities Measured at Fair Value on a Nonrecurring Basis
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-***

***weight:400;line-height:120%">Assets measured at fair value on a nonrecurring basis include certain individually evaluated loans held-for-investment, affordable housing partnership, tax credit and CRA investments, OREO, loans held-for-sale, and other nonperforming assets. Nonrecurring fair value adjustments result from the impairment on certain individually evaluated loans held-for-investment and affordable housing partnership, tax credit and CRA investments, from the write-downs of OREO and other nonperforming assets, or from the application of lower of cost or fair value on loans held-for-sale.
 Individually Evaluated Loans Held-for-Investment — Individually evaluated loans held-for-investment are classified as Level 3 assets. The following***

***two methods are used to derive the fair value of individually evaluated loans held-for-investment:
 •Discounted cash flow valuation techniques consist of developing an expected stream of cash flows over the life of the loans, and then calculating the present value of the loans by discounting the expected cash flows at a designated discount rate. •<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-***

***height:120%;padding-left:14.5pt">When the repayment of an individually evaluated loan is dependent on the sale of the collateral, the fair value of the loan is determined based on the fair value of the underlying collateral, which may take the form of real estate, inventory, equipment, contracts or guarantees. The fair value of the underlying collateral is generally based on third-party appraisals, or an internal valuation if a third-party appraisal is not required by regulations, or is unavailable. An internal valuation utilizes one or more valuation techniques such as the income, market and/or cost approaches.
 Affordable Housing Partnership, Tax Credit and CRA Investments, Net — The Company conducts<span style="background-***

color:#ffffff;color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> due diligence and secures applicable internal and external approval on its affordable housing partnership, tax credit and CRA investments prior to the closing date and initial funding date and through the placed-in-service date. Subsequent to closing, the Company continues its periodic monitoring process to ensure book values are realizable and that there is no significant tax credit recapture risk. This monitoring process includes reviewing the investment entity's financial statements, production reports and annual tax returns, the annual financial statements of the guarantor (if any) and a comparison of the actual performance of the investment against the financial projections prepared at the time the investment was made. The Company assesses its tax credit and other investments for possible other-than-temporary impairment on an annual basis or when events or circumstances suggest that the carrying amount of the investments may not be realizable. These circumstances can include, but are not

***limited to the following factors:
 •expected future cash flows that are less than the carrying amount of the investment; •<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-***

height:120%;padding-left:14.5pt">changes in the economic, market or technological environment that could adversely affect the investee's operations; • the potential for tax credit recapture; and • other factors that raise doubt about the investee's ability to continue as a going concern, such as negative cash flows from operations and the continuing prospects of the underlying operations of the

***investment.
 All available information is considered in assessing whether a decline in value is other-than-temporary. Generally, none of the aforementioned factors are individually conclusive and the relative importance placed on individual facts may vary depending on the situation. In accordance with ASC 323-10-35-32, Investments — Equity Method and Joint Ventures, an impairment charge would only be recognized in earnings for a decline in value that is determined to be other-than-temporary.
 <div style="text-align:justify;text-***

***indent:36pt">Other Real Estate Owned — The Company's OREO represents properties acquired through foreclosure, or through full or partial satisfaction of loans held-for-investment such as an acceptance of a deed-in-lieu of foreclosure. These OREO properties are recorded at estimated fair value less the costs to sell at the time of foreclosure or at the lower of cost or estimated fair value less the costs to sell subsequent to acquisition. On a monthly basis, the current fair market value of each OREO property is reviewed to ensure that the current carrying value is appropriate. OREO properties are classified as Level 3.
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-***

style:italic;font-weight:700;line-height:120%">Loans Held-for-Sale — Loans held-for-investment subsequently transferred to held-for-sale are recorded at the lower of cost or fair value upon transfer. Loans held-for-sale may be measured at fair value on a nonrecurring basis when fair value is less than cost. Fair value is generally determined based on available market data for similar loans and therefore, loans held-for-sale are classified as Level 2. Other Nonperforming Assets<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:700;line-height:120%"> — Other nonperforming assets are recorded at fair value upon transfer from loans to foreclosed assets. Subsequently, foreclosed assets are recorded at the lower of carrying value or fair value. Fair value is based on independent market prices, appraised values of the collateral or management's estimated recovery of the foreclosed asset. The Company records an impairment when the foreclosed asset's fair value declines below its carrying value. The fair value measurement of other nonperforming assets is classified within one of the three levels in a valuation hierarchy based upon the observability of inputs to the valuation

***as of the measurement date.
 The following tables present the carrying amounts of assets that were still held and had fair value adjustments measured on a nonrecurring basis as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td***

style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Assets Measured at Fair Value on a Nonrecurring B of June 30, 2024</td></tr><tr><td colspan="3" style="padding:2px

1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 1 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 2 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="text-align:center">Level 3 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Fair Value Measurements </td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Loans held-for-investment:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Commercial

and industrial (“C&I”)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">44,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">44,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Commercial real estate (“CRE”):</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,069 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">17,069 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

19.75pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">72,990 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">72,990 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92

*** </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times***

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total loans held-for-investment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">73,082 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">73,082<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> OREO <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-

***height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td
colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-color:#cceeff;border-
top:3pt double #000;padding:2px 0 2px
1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:700;line-
height:100%">$</td><td
style="background-color:#cceeff;border-
top:3pt double #000;padding:2px 0;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">—
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:400;line-
height:100%"> </td><td
style="background-color:#cceeff;border-
top:3pt double #000;padding:2px 1pt 2px
0;text-align:right;vertical-align:bottom">
</td><td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-color:#cceeff;border-
top:3pt double #000;padding:2px 0 2px
1pt;text-align:left;vertical-align:bottom">***

$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">8,565 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">8,565<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">
</td><td style="background-
color:#ccceff;border-top:3pt double
#000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
</tr><tr><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
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colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td></tr><tr style="height:3pt"><td
colspan="3" style="border-bottom:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;border-top:3pt double
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;border-top:3pt double***

#000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> (1)Represents the carrying value of OREO property that was written down subsequent to its initial classification as OREO and includes in Other assets<span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%"> on the Consolidated Balance Sheet.
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.829%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td**

style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.478%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Assets Measured at Fair Valu of December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px

1pt;text-align:left;vertical-align:bottom"> Level 1 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 2 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 3 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Fair Value Measurements </td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Loans held-for-investment:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">$
</td><td style="background-
color:#cceeff;padding:2px 0;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">—
</td><td style="background-
color:#cceeff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-
color:#cceeff;padding:2px 0 2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">$
</td><td style="background-
color:#cceeff;padding:2px 0;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">—
</td><td style="background-
color:#cceeff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td***

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">22,035 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">22,035 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13.75pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,653 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,653 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19.75pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,688 </td><td style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,688 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Home equity lines of credit (“HELOCs”) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total loans held-for-investment</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">45,892 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">45,892 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership, tax credit and CRA investments, net </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">868<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">868 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td

colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> The following table presents the decrease in the fair value of certain assets held at the end of the respective reporting periods, for which a nonrecurring fair value adjustment was recognized for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:45.605%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td

style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.637%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
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style="width:1.0%"></td><td
style="width:11.637%"></td><td
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style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.644%"></td><td
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colspan="3" style="display:none"></td>

</tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Loans held-for-investment:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt">

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(14,764)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(10,419)</td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(24,769)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">(11,674) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,260)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,252)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(2,260) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,252) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td>

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height:100%">Construction and land</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(920) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(2,144) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,180)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,252)</td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,404)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,252)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

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top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(12,671) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(29,173) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(13,926)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:

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colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,407) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(23)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,407) </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 40.75pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total loans held-for-investment</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(17,967)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(12,671)</td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(30,580)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(13,926) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3"

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top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:middle">— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:middle">(961)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:middle">—<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%"> </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:middle">(787)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">OREO</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(2,576)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$

</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(2,576)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ccceff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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 The following table presents the quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements that are measured on a nonrecurring basis as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-***

bottom;width:100.000%"><tr><td
style="width:1.0%"></td><td
style="width:25.069%"></td><td
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style="width:0.530%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:16.443%"></td><td
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style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
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style="width:16.590%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:8.987%"></td><td
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style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.572%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.293%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value Measurements (Level 3)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-

align:bottom">Valuation Techniques</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Unobservable Inputs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Range of Inputs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average of Inputs</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="border-

top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">7,219 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of collateral</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Discount</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:middle"> 20% — 50% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:middle">24%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">13,793 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of collateral</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Contract value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> NM </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:middle">52,070 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of property</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Selling cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> 8% — 20% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:middle">10%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> (1) </td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">OREO</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">8,565 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:center;vertical-align:bottom">Fair value of property</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Selling cost</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">8%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">8%
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color:#ffffff;padding:0 1pt"></td></tr>
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colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of collateral</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Discount</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> 15% — 75% </td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:middle">45%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">3,009 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of collateral</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Contract value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:center;vertical-align:middle">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">26,555 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of property</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Selling cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">8% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:middle">8%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership, tax credit and CRA investments, net </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">868 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Individual analysis of each investment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Expected

***future tax benefits and distributions</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

align:justify;text-indent:-36pt">NM — Not meaningful. (1)Weighted-average of inputs is based on the relative fair value of the respective assets as of June 30, 2024 and December 31, 2023. Disclosures about the Fair Value of Financial Instruments
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-

weight:400;line-height:120%">The following tables present the fair value estimates for financial instruments as of June 30, 2024 and December 31, 2023, excluding financial instruments recorded at fair value on a recurring basis as they are included in the tables presented elsewhere in this Note. The carrying amounts in the following tables are recorded on the Consolidated Balance Sheet under the indicated captions, except for accrued interest receivable, restricted equity securities, at cost, and mortgage servicing rights that are included in Other assets, and accrued interest payable which is included in Accrued expenses and other liabilities<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">. These financial instruments are measured on an amortized cost basis on the Company's Consolidated Balance Sheet. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:37.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.604%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Carrying Amount</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td

colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Estimated Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial assets:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Cash and cash equivalents</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">4,365,691 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,365,691 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,365,691 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest-bearing deposits with banks</td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">24,530 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">24,530 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">24,530 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Resale agreements</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">485,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">390,522 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">390,522 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">2,938,250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">487,707 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">1,917,520 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,405,227 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Restricted equity securities, at cost</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">165,164 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">165,164 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">165,164 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Loans held-for-sale</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">18,909 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">18,909 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">18,909 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Loans held-for-investment, net</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">52,084,115 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,340,499 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,340,499 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Mortgage servicing rights</td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">5,903 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">10,385 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">10,385 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Accrued interest receivable</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">329,442 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">329,442 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">329,442 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Demand, checking, savings and money market deposits</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">38,229,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,229,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,229,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Time deposits</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">21,770,687 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">21,726,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">21,726,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">FHLB advances</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,504,276 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,504,276 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Long-term debt</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">31,844 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">30,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">30,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Accrued interest payable</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">63,078 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">63,078 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">63,078 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="background-color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:37.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.604%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="33"
style="border-top:1pt solid

#000000;padding:0 1pt"></td></tr><tr>
<td colspan="3" style="padding:0 1pt">
</td><td colspan="3" style="padding:0
1pt"></td><td colspan="27"
style="padding:2px 1pt;text-
align:center;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">December
31, 2023</td></tr><tr><td
colspan="3" style="padding:2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">($
in thousands)</td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="border-top:1pt
solid #000000;padding:2px 1pt;text-
align:center;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Carrying
Amount</td><td colspan="3"
style="border-top:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="border-top:1pt solid
#000000;padding:2px 1pt;text-
align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Level 1</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Estimated Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial assets:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Cash and cash equivalents</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,614,984 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,614,984 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,614,984 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Interest-bearing deposits with banks</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">10,498 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">10,498 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">10,498 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Resale agreements</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">785,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">699,056 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">699,056 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,956,040 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">488,551 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">1,965,420 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,453,971 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Restricted equity securities, at cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">79,811 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">79,811 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">79,811 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Loans held-for-sale</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">116 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">116 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">116 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Loans held-for-investment, net</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">51,542,039 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">50,256,565 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,256,565 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Mortgage servicing rights</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">6,602 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">9,470 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">9,470 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Accrued interest receivable</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

***color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">331,490 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">331,490 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">331,490 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,048,974 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

***color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,048,974 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,048,974 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Time deposits</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">18,043,464 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">18,004,951 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">18,004,951 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> BTFP borrowings </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">4,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Long-term debt</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">148,249 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">150,896 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">150,896 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Accrued interest payable</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">205,430 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">205,430 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">205,430 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td

colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> 2266113344947100042200000.499934 style="text-align:justify;text-indent:36pt"><span id="i6c5f4d529d494c48be2c57490fdc0340_The following tables present financial assets and liabilities that are measured at fair value on a recurring basis as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
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style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.624%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="27"
style="border-top:1pt solid
#000000;padding:0 1pt"></td></tr><tr>
<td colspan="3" style="padding:0 1pt">
</td><td colspan="3" style="padding:0
1pt"></td><td colspan="21"
style="padding:2px 1pt;text-
align:center;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Assets and
Liabilities Measured at Fair Value on a Recu

of June 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 1 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 2 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

***#000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 3 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total
Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt***

solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (1): </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">444,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">444,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,718,818 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,718,818 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">256,563 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">256,563 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233,724 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">233,724 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Collateralized loan obligations (“CLOs”)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total AFS debt securities </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">623,757

</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">8,299,771 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">8,923,528 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership, tax credit and CRA investments, net: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Equity securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20,443 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,159 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">24,602 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:29.25pt;text-

indent:-4.5pt">Total affordable housing partnership, tax credit and CRA investments, net </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">20,443 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">4,159 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">24,602 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Other assets </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity securities (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">471 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">471 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:29.25pt;text-

indent:-4.5pt">Total other assets </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">471 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">471<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr>

<td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative assets:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">459,590 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">459,590 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,684 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,684 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Equity contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">240 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Commodity contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,946 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,946 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Gross derivative assets</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">554,220 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">240 </td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">554,460 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Netting adjustments (3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt

2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(441,810)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(441,810)</td><td style="background-color:#ffffff;border-top:3pt double

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Net derivative assets</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">112,410 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">112,650 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:12pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative liabilities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-

***color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">501,514 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">501,514 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign

exchange contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,598 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,598 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity contracts<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline"> (4) </td>
<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Credit contracts</td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Commodity contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">70,900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">70,900 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Gross derivative liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">598,026 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">613,145 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:6.75pt">Netting adjustments (3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-

align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(109,190)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(109,190)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Net derivative liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">488,836 </td><td style="background-color:#cceeff;border-bottom:3pt double

#000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">503,955 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr>

</table> Refer to footnotes on the following page. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Assets and Liabilities Measured at Fair Value on a Recurring Basi of December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 1 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 2 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 3 </td>

<td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total
Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr>

<tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,060,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,060,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-

sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-

sponsored enterprise mortgage-backed securities (1): </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-

align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">468,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">468,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,727,594 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,727,594 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">261,016 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">261,016 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">367,516 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">367,516 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">553,671 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">227,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">227,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">CLOs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Total AFS debt securities </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,060,375 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">5,127,962 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">6,188,337<span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:5pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr>~~

<td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership, tax credit and CRA investments, net: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-

indent:-4.5pt;vertical-align:bottom">Equity securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20,509 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,150 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">24,659 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership, tax credit and CRA investments, net </td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">20,509 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">4,150 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">24,659 </td><td style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:5pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Derivative assets:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">473,907 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">473,907 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57,072 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">57,072 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Credit contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Equity contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">Commodity contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">79,604 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">79,604 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Gross derivative assets</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">610,584 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">610,920<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Netting adjustments (3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(312,792)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">(312,792)</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Net derivative assets</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">297,792<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">298,128 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:5pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative liabilities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">433,936 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">433,936 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">42,564 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,564 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity contracts (4) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>~~

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Credit contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Commodity contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">121,670 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">121,670 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Gross

derivative liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">598,195 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">15,119 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">613,314<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Netting adjustments (3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-

top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(76,170)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(76,170) </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Net derivative liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-

color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">522,025 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">15,119 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">537,144<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)Includes Government National Mortgage Association (“GNMA”) AFS debt securities totaling $5.2 billion and $1.2 billion of fair value as of June 30, 2024 and December 31, 2023, respectively. (2)

Represents the Visa C shares recognized at fair value in Other assets on the Consolidated Balance Sheet and recorded gain in Other investment income on the Consolidated Statement of Income. See Note 3<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%"> — Fair Value Measurement and Fair Value of Financial Instruments to the Consolidated Financial Statements in this Form 10-Q for additional information. (3)Represents the balance sheet netting of derivative assets and liabilities and related cash collateral under master netting agreements or similar agreements. See <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">Note 6 — Derivatives to the Consolidated Financial Statements in this Form 10-Q for additional information. (4)Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant. 623757000006237570000260388000(following table provides a reconciliation of the beginning and ending balances of these equity contracts for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-

table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months

Ended June 30,</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:middle">Derivative assets:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Equity contracts</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 13.75pt;text-align:left;vertical-align:bottom">Beginning balance</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">330 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">277 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">323 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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included in earnings (1) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(90)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(14)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(96)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(60)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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weight:700;line-height:100%">240 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">263 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">263 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:bottom">Derivative liabilities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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***color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

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color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">15,119 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-

color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

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Includes unrealized losses recorded in Lending fees on the Consolidated Statement of Income. (2)Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant. 3300002770003360003230000-

90000-14000-96000-600002400002630002400002630001511900" style="text-align:justify;text-indent:36pt">The following table presents quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements as of June 30, 2024 and December 31, 2023. The significant unobservable inputs presented in the table below are those that the Company considers significant to the fair value of the Level 3 assets. The Company considers unobservable inputs to be significant if, by their exclusion, the fair value of the Level 3 assets would be impacted by a predetermined percentage change. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:16.151%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

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style="width:2.292%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value Measurements (Level 3)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Valuation Technique</td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Unobservable Inputs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Range of Inputs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average of Inputs </td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:middle">Derivative assets:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt">

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">240 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Black-Scholes option pricing model </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Equity volatility</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 34% — 48% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(1) </td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">Liquidity discount</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">47%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">47 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Derivative liabilities: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity contracts <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Internal model </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Payout % designated based on operating revenue and operating EBITDA of investee </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">84%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">84 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

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weight:400;line-height:100%">336 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Black-Scholes option pricing model </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Equity volatility</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 37% — 48% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve

align:baseline">(1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">Liquidity discount</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">47%

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:middle">47 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Derivative liabilities: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity contracts <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve

align:baseline">(2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Internal model </td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Payout % designated based on operating revenue and operating EBITDA of investee </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">84%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> (1)Weighted-average of inputs is calculated based on the fair value of equity contracts as of both June 30, 2024 and December 31, 2023. <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:120%">(2)Equity contracts classified as derivative liabilities consist of performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant. The following table presents the quantitative information about the significant unobservable inputs used in the valuation of Level 3 fair value measurements that are measured on a nonrecurring basis as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:25.069%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td

style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.034%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.530%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:16.443%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:16.590%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.987%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:9.572%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td

style="width:2.293%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value Measurements (Level 3)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Valuation Techniques</td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Unobservable Inputs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Range of Inputs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average of Inputs</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">June 30, 2024</td>

<td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of collateral</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Discount</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> 20% — 50% </td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:middle">24%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">13,793 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of collateral</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Contract value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:middle"> NM </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:middle"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">52,070 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of property</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Selling cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:middle"> 8% — 20% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:middle">10%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">OREO</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">8,565 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of property</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Selling cost</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">8%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">8%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">December 31, 2023</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Loans held-for-investment</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:middle">16,328 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Fair value of collateral</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Discount</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> 15% — 75% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:middle"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">45%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">3,009 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of collateral</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Contract value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:middle">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:middle">26,555 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair value of property</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Selling cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> 8% </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:middle">8%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership, tax credit and CRA investments, net </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">868 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Individual analysis of each investment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Expected future tax benefits and distributions</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:center;vertical-align:bottom">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">NM</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> NM — Not meaningful. <div style="padding-left:18pt;text-

align:justify;text-indent:-18pt">(1) Weighted-average of inputs is based on the relative fair value of the respective assets as of June 30, 2024 and December 31, 2023. 2400000.340.480.440.470.47151190(style="text-align:justify;text-indent:36pt"> The following tables present the carrying amounts of assets that were still held and had fair value adjustments measured on a nonrecurring basis as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td

style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.624%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="27"
style="border-top:1pt solid #000;padding:0
1pt"></td></tr><tr><td colspan="3"
style="padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td>
<td colspan="21" style="padding:2px
1pt;text-align:center;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Assets
Measured at Fair Value on a Nonrecurring I
of June 30, 2024</td></tr><tr>
<td colspan="3" style="padding:2px
1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:700;line-
height:100%">($ in thousands)
</td><td colspan="3" style="padding:0
1pt"></td><td colspan="3" style="border-
top:1pt solid #000000;padding:2px
1pt;text-align:left;vertical-align:bottom">
<span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-
height:100%">Level 1 </td>
<td colspan="3" style="border-top:1pt
solid #000000;padding:0 1pt"></td><td
colspan="3" style="border-top:1pt solid
#000000;padding:2px 1pt;text-
align:left;vertical-align:bottom"><div

style="text-align:center">Level 2 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 3 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Fair Value Measurements </td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Loans held-for-investment:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Commercial and industrial (“C&I”)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">44,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">44,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Commercial real estate (“CRE”):</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,069 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,069 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

12.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19.75pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">72,990<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">72,990 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential

mortgage:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

***colspan="3" style="display:none"></td>
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<td colspan="3" style="display:none">
</td></tr><tr><td colspan="3"
style="background-
color:#cceeff;padding:2px 1pt 2px
19.75pt;text-align:left;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Total
consumer</td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="2"***

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total loans held-for-investment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">73,082 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">73,082 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> OREO (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">8,565 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">8,565 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> (1)<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

***height:120%;padding-left:8.68pt">Represents the carrying value of OREO property that was written down subsequent to its initial classification as OREO and includes in Other assets on the Consolidated Balance Sheet.
 <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.829%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td***

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.478%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Assets Measured at Fair Valu

of December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 1 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 2 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Level 3 </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Fair Value Measurements </td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Loans held-for-investment:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">22,035 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">22,035 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13.75pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,653 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">22,653 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19.75pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,688 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,688 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Home equity lines of credit (“HELOCs”) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

19.75pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,204 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total loans held-for-investment</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">45,892 </td><td style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">45,892 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Affordable housing partnership, tax credit and CRA investments, net </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">868 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">868 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td

colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> 0044605000446050000017069000176 style="text-align:justify;text-indent:36pt">The following table presents the decrease in the fair value of certain assets held at the end of the respective reporting periods, for which a nonrecurring fair value adjustment was recognized for the three and six months ended June 30, 2024 and 2023: <table style="border-

collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:45.605%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.644%"></td><td

style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Six Months Ended June 30,</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Loans held-for-investment:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(14,764)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(10,419)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(24,769)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(11,674)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td

~~colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td~~

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,260)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(2,252) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,260) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,252) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none">

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style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(920)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,144)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none">

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align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,252)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,404)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,252) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Total

commercial</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(17,944)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(12,671)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(29,173) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(13,926) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3"

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color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(23)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,407)</td><td style="background-

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colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(23)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,407)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 40.75pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total loans held-for-investment</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(17,967)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(12,671)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(30,580)</td><td style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(13,926)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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style="background-
color:#ffffff;padding:2px 1pt;text-***

align:left;vertical-align:middle"> Affordable housing partnership, tax credit and CRA investments, net </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:middle">— </td><td style="background-color:#ffffff;border-top:3pt double

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:middle">(961)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:middle">— </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:middle"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(787)
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0;text-align:right;vertical-align:bottom">(2,576)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-

top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(2,576)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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#000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> -14764000-10419000-24769000-11674000-2260000-2252000-2260000-2252000-9200000-21440000-3180000-2252000-4404000-2252000-17944000-12671000-29173000-

13926000-230000-14070000-230000-14070000-17967000-12671000-30580000-13926000-9610000-787000-25760000-25760000072190000.200.500.24137930005 2 style="text-align:justify;text-indent:36pt">The following tables present the fair value estimates for financial instruments as of June 30, 2024 and December 31, 2023, excluding financial instruments recorded at fair value on a recurring basis as they are included in the tables presented elsewhere in this Note. The carrying amounts in the following tables are recorded on the Consolidated Balance Sheet under the indicated captions, except for accrued interest receivable, restricted equity securities, at cost, and mortgage servicing rights that are included in Other assets, and

accrued interest payable which is included in Accrued expenses and other liabilities. These financial instruments are measured on an amortized cost basis on the Company's Consolidated Balance Sheet. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:37.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.604%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">June 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Carrying Amount</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Estimated Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Financial assets:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Cash and cash equivalents</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,365,691 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">4,365,691 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,365,691 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest-bearing deposits with banks</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">24,530 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">24,530 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-

align:right;vertical-align:bottom">24,530 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Resale agreements</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">485,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">390,522 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">390,522 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,938,250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">487,707 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">1,917,520 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,405,227 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Restricted equity securities, at cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">165,164 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">165,164 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">165,164 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Loans held-for-sale</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">18,909 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">18,909 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">18,909 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Loans held-for-investment, net</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

***color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">52,084,115 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,340,499 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,340,499 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Mortgage servicing rights</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">5,903 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">10,385 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-

align:right;vertical-align:bottom">10,385 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Accrued interest receivable</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">329,442 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">329,442 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">329,442 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Demand, checking, savings and money market deposits</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,229,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,229,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,229,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">Time deposits</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">21,770,687 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">21,726,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">21,726,174 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">~~

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height:100%">3,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,504,276 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,504,276 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Long-term debt</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">31,844 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">30,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">30,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Accrued interest payable</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">63,078 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

***color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">63,078 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">63,078 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="background-color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-

bottom;width:100.000%"><tr><td
style="width:1.0%"></td><td
style="width:37.496%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
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style="width:10.595%"></td><td
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style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.604%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Carrying Amount</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td><td

colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Estimated Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial assets:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Cash and cash equivalents</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,614,984 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,614,984 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,614,984 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Interest-bearing deposits with banks</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">10,498 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">10,498 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">10,498 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Resale agreements</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

***color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">785,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">699,056 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">699,056 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">2,956,040 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">488,551 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">1,965,420 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">2,453,971 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Restricted equity securities, at cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">79,811 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">79,811 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">79,811 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Loans held-for-sale</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">116 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">116 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">116 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Loans held-for-investment, net</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">51,542,039 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,256,565 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,256,565 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Mortgage servicing rights</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">6,602 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">9,470 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">9,470 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Accrued interest receivable</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">331,490 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">331,490 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">331,490 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Financial liabilities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Demand, checking, savings and money market deposits</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,048,974 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,048,974 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,048,974 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Time deposits</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">18,043,464 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">18,004,951 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">18,004,951 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> BTFP borrowings </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">4,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>~~

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Long-term debt</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">148,249 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">150,896 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">150,896 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-

align:left;vertical-align:bottom">Accrued interest payable</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">205,430 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">205,430 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>~~

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">205,430 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> 4365691000436569100000436569100 style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:11pt;font-weight:700;line-height:120%">Securities Purchased under Resale Agreements The Company's resale agreements expose it to credit risk from both the counterparties and the underlying collateral. The Company manages credit exposure from certain transactions by entering into master netting agreements and collateral arrangements with the counterparties. The relevant agreements allow for an efficient closeout of the transaction, liquidation and

set-off of collateral against the net amount owed by the counterparty following a default. It is the Company's policy to take possession, where possible, of the assets underlying resale agreements. As a result of the Company's credit risk mitigation practices with respect to resale agreements as described above, the Company did not hold any reserves for credit impairment with respect to these agreements as of both June 30, 2024 and December 31, 2023.

***
 Securities Purchased under Resale Agreements — Total securities purchased under resale agreements were $485 million and $785 million as of June 30, 2024 and December 31, 2023, respectively. The weighted-average yields were 1.56% and 2.42% for the three months ended June 30,***

***2024 and 2023, respectively; and 2.66% and 2.46% for the six months ended June 30, 2024 and 2023, respectively.
 Balance Sheet Offsetting
 <span id="i37c6bde2b84c44668326bc38c3d0ce42_The Company's resale and repurchase agreements are transacted under legally enforceable master netting agreements that, in the event of default by the counterparty, provide the Company the right to liquidate securities held and to offset receivables and payables with the same counterparty. The Company nets resale and repurchase transactions with the same counterparty on the Consolidated Balance Sheet when it has a legally***

***enforceable master netting agreement and the transactions are eligible for netting under ASC 210-20-45-11, Balance Sheet Offsetting Repurchase and Reverse Repurchase Agreements. Collateral received includes securities and loans that are not recognized on the Consolidated Balance Sheet. Collateral pledged consists of securities that are not netted on the Consolidated Balance Sheet against the related collateralized liability. Securities received or pledged as collateral in resale and repurchase agreements with other financial institutions may also be sold or re-pledged by the secured party, and are usually delivered to and held by the third-party trustees.
 <span id="i37c6bde2b84c44668326bc38c3d0ce42_<span style="color:#000000;font-***

family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following table presents the resale agreements included on the Consolidated Balance Sheet as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:18.052%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.958%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.958%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td style="width:13.958%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:16.590%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.964%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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style="padding:2px 1pt;text-
align:left;vertical-align:bottom"><div

style="text-align:center">Gross Amounts of Recognized Assets </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Offset on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amounts of Assets Presented on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-

align:left;vertical-align:bottom"> Gross Amounts Not Offset on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr style="height:14pt"><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> ($ in thousands) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Collateral Received <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amount </td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Resale agreements as of June 30, 2024 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">485,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">485,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(402,645) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">82,355 </td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Resale

agreements as of December 31, 2023 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">785,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">785,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(715,358)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">69,642 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td></tr></table> <div style="padding-left:18pt;text-align:justify;text-

***indent:-18pt">(1)Represents the fair value of assets the Company has received under resale agreements, limited for table presentation purposes to the amount of the recognized asset due from each counterparty. The application of collateral cannot reduce the net position below zero. Therefore, excess collateral, if any, is not reflected above.
 In addition to the amounts included in the table above, the Company also has balance sheet netting related to derivatives. Refer to <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-***

weight:400;line-height:120%">Note 6 — Derivatives to the Consolidated Financial Statements in this Form 10-Q for additional information. 485000000785000000.01560.02420.
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The Company's resale and repurchase agreements are transacted under legally enforceable master netting agreements that, in the event of default by the counterparty, provide the Company the right to liquidate securities held and to offset receivables and payables with the same counterparty. The Company nets resale and repurchase transactions with the same counterparty on the Consolidated

Balance Sheet when it has a legally enforceable master netting agreement and the transactions are eligible for netting under ASC 210-20-45-11, Balance Sheet Offsetting Repurchase and Reverse Repurchase Agreements. Collateral received includes securities and loans that are not recognized on the Consolidated Balance Sheet. Collateral pledged consists of securities that are not netted on the Consolidated Balance Sheet against the related collateralized liability. <span id="i37c6bde2b84c44668326bc38c3d0ce42_The following table presents the resale agreements included on the Consolidated Balance Sheet as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-

table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:18.052%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.958%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.958%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.958%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:16.590%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.964%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

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align:left;vertical-align:bottom"> Gross Amounts Offset on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amounts of Assets Presented on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Not Offset on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt">

</td></tr><tr style="height:14pt"><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> ($ in thousands) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Collateral Received <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Net Amount </td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Resale agreements as of June 30, 2024 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">485,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

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</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">82,355 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0

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weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">785,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">785,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(715,358) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">69,642 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> </tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)Represents the fair value of

assets the Company has received under resale agreements, limited for table presentation purposes to the amount of the recognized asset due from each counterparty. The application of collateral cannot reduce the net position below zero. Therefore, excess collateral, if any, is not reflected above. 485000000048500000040264500082. style="text-align:justify;text-indent:36pt"> The following tables present the amortized cost, gross unrealized gains and losses and fair value by major categories of AFS and HTM debt securities as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:49.777%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="padding:0 1pt"></td><td colspan="21"

style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortized Cost (1) </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">676,291 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,534)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">309,956 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(49,568) </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-

***height:100%;position:relative;top:-3.15pt;ve
align:baseline">(2)<span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">:
</td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
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1pt"></td><td colspan="3"
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1pt"></td><td colspan="3"
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colspan="3" style="display:none"></td>
<td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
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color:#cceeff;padding:0 1pt"></td></tr>
<tr><td colspan="3" style="background-
color:#ffffff;padding:2px 1pt 2px 19pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-***

weight:400;line-height:100%">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">498,281 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">113 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

~~colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,547) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">444,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-~~

backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,956,800 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,109 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(241,091) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,718,818 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal

securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">295,437 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(38,908) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">256,563 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">360,613 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,976)

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">564,414 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,796) </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">653,501 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(146,371) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">245,523 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,101 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(12,900) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233,724 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">39,061 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(468) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CLOs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">44,500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total AFS debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">9,644,377 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,357 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(725,206)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,923,528 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">HTM debt securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-

***color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">532,294 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(44,587) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">487,707 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,003,094 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(200,199) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">802,895 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (3): </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">490,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(90,358)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">400,144 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">724,039 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(151,928)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">572,111 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">188,321 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(45,951) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">142,370 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,938,250 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(533,023)</td><td style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,405,227 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 37.75pt;text-align:left;vertical-align:bottom">Total debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,582,627 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,357 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt

solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(1,258,229)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,328,755 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:49.777%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="padding:0 1pt"></td><td colspan="21"

style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortized Cost (1) </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,112,587 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">101 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,313)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,060,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">412,086 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47,640) </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-

***height:100%;position:relative;top:-3.15pt;ve
align:baseline">(2)<span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">:
</td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
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colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td></tr>
<tr><td colspan="3" style="background-
color:#ffffff;padding:2px 1pt 2px 19pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-***

weight:400;line-height:100%">Commercial mortgage-backed securities</td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">531,377 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">158 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(63,276) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">468,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-

backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,956,927 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">380 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(229,713) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,727,594 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">297,283 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">75 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(36,342) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">261,016 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td> <td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">409,578 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42,062) </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">367,516 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">643,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,664) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">653,501 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(151,076) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">239,333 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">69 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,528) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">227,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,234 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(934)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CLOs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">617,250 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,389)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total AFS debt securities </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,916,491<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">783 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(728,937) </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,188,337 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">HTM debt securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">U.S. Treasury securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">529,548 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(40,997) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">488,551 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,001,836 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(186,904)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">814,932 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:11.25pt;text-

indent:-4.5pt">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (3): </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">493,348 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(88,968) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">404,380 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">742,436 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(142,119) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">600,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">188,872 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(43,081) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">145,791 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,956,040 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(502,069)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,453,971 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 37.75pt;text-align:left;vertical-align:bottom">Total debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,872,531 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">783 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">(1,231,006)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,642,308 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td><td

colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> (1)Amortized cost excludes accrued interest receivables which are presented within Other assets on the

Consolidated Balance Sheet. As of both June 30, 2024 and December 31, 2023, the accrued interest receivables were $44 million. For the Company's accounting policy related to debt securities' accrued interest receivables, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Available-for-Sale Debt Securities and Allowance for Credit Losses on Held-to-Maturity Debt Securities to the Consolidated Financial Statements in the Company's 2023 Form 10-K. <div style="padding-left:18pt;text-

***align:justify;text-indent:-18pt">(2)Includes GNMA AFS debt securities totaling $5.2 billion of both amortized cost and fair value as of June 30, 2024, and $1.3 billion of amortized cost and $1.2 billion of fair value as of December 31, 2023. (3)Includes GNMA HTM debt securities totaling $89 million of amortized cost and $71 million of fair value as of June 30, 2024, and $92 million of amortized cost and $75 million of fair value of as of December 31, 2023. ***

***Unrealized Losses of Available-for-Sale Debt Securities
 The following tables present the fair value and the associated gross unrealized losses of the Company's AFS debt securities, aggregated by investment category and the length of time that the securities have been in a continuous unrealized loss position as of June 30, 2024 and December 31, 2023. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:36.765%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td***

style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
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style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
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style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.556%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Less Than 12 Months</td><td colspan="3" style="border-

top:1pt solid #000000;padding:0 1pt"> </td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">12 Months or More </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"> </td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr> <tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> ($ in thousands) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-

align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Gross Unrealized Losses </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(52,534) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,534)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(49,568) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">(49,568)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">440,214 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">(53,547) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">440,214 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,547) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,778,124 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,016) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,570,970 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(236,075) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">4,349,094 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(241,091) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2"

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,337 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(32)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">250,949 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(38,876) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">254,286 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(38,908)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(39,976) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,976) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,796) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,796) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(146,371) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(146,371) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,768 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(66)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">87,166 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(12,834) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">105,934 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(12,900) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(468) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(468) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CLOs</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 34.75pt;text-align:left;vertical-align:bottom">Total AFS debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,800,229 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">(5,114) </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,618,875<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(720,092) </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,419,104 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt

solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(725,206)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:36.765%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:8.695%"></td><td
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style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
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style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td

style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.556%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

***height:100%">Less Than 12 Months
</td><td colspan="3" style="border-
top:1pt solid #000000;padding:0 1pt">
</td><td colspan="9" style="border-
top:1pt solid #000000;padding:2px
1pt;text-align:center;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-
height:100%">12 Months or More
</td><td colspan="3" style="border-
top:1pt solid #000000;padding:0 1pt">
</td><td colspan="9" style="border-
top:1pt solid #000000;padding:2px
1pt;text-align:center;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-
height:100%">Total</td></tr>
<tr><td colspan="3" style="padding:2px
1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:700;line-
height:100%">($ in thousands)
</td><td colspan="3" style="padding:0
1pt"></td><td colspan="3" style="border-***

top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Gross Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,978 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">(52,313) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,978 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,313)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47,640) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(47,640)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">463,572 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(63,276) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">463,572 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(63,276) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,402 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(558) </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,661,112 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(229,155) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1,670,514 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(229,713) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,825 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(15)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">254,773 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(36,327) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">257,598 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(36,342)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">2,742 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,774 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42,058) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">367,516 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42,062)

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,664) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,664) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(151,076) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(151,076)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">110,955 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(144) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,616 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,384) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">199,571 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,528)

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(934) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(934) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">CLOs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,389) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,389)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 34.75pt;text-align:left;vertical-align:bottom">Total AFS debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">125,924 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double

#000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(721) </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">5,532,528<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(728,216) </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">5,658,452 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(728,937)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <span style="background-color:#ffffff;color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-

***height:120%">As of June 30, 2024, the Company had 567 AFS debt securities in a gross unrealized loss position with no credit impairment, primarily consisting of 304 U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities, 66 corporate debt securities and 91 non-agency mortgage-backed securities. In comparison, as of December 31, 2023, the Company had 547 AFS debt securities in a gross unrealized loss position with no credit impairment, primarily consisting of 255 U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities, 66 corporate debt securities, and 99 non-agency mortgage-backed securities.
 Allowance for Credit Losses on Available-for-Sale Debt Securities <div style="text-***

***align:justify">
 The Company evaluates each AFS debt security where the fair value declines below amortized cost. For a discussion of the factors and criteria the Company uses in analyzing securities for impairment related to credit losses, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Available-for-Sale Debt Securities to the Consolidated Financial Statements in the Company's 2023 Form 10-K.
 <span style="color:#000000;font-family:'Times***

***New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The gross unrealized losses presented in the preceding tables were primarily attributable to interest rate movement and the widening of liquidity and/or credit spreads. U.S. Treasury, U.S. government agency, U.S. government-sponsored agency, and U.S. government-sponsored enterprise debt and mortgage-backed securities are issued, guaranteed, or otherwise supported by the U.S. government and have a zero credit loss assumption. The remaining securities that were in an unrealized loss position as of June 30, 2024 were mainly comprised of the following:
 •<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:700;line-height:120%;padding-***

left:14.5pt">Corporate debt securities — The market value decline as of June 30, 2024 was primarily due to interest rate movement and spread widening. A portion of the corporate debt securities is comprised of subordinated debt securities issued by U.S. banks. Despite the reduction of the market value of these securities after the banking sector disruption in 2023, these securities are nearly all rated investment grade by nationally recognized statistical rating organizations ("NRSROs") and issued by well-capitalized financial institutions with strong profitability. The contractual payments from these corporate debt securities have been and are expected to be received on time. The Company will continue to monitor the market developments in the banking sector and the credit performance of these securities. <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-

***weight:700;line-height:120%">•Non-agency mortgage-backed securities— The market value decline as of June 30, 2024 was primarily due to interest rate movement and spread widening. Since these securities are rated investment grade by NRSROs, or have high priority in the cash flow waterfall within the securitization structure, and the contractual payments have historically been on time, the Company believes the risk of credit losses on these securities is low.
 As of both June 30, 2024 and December 31, 2023, the Company intended to hold the AFS debt securities with unrealized losses through***

***the anticipated recovery period and it was more-likely-than-not that the Company would not have to sell these securities before the recovery of their amortized cost. The issuers of these securities have not, to the Company's knowledge, established any cause for default on these securities. As a result, the Company expects to recover the entire amortized cost basis of these securities. Accordingly, there was no allowance for credit losses provided against these securities as of both June 30, 2024 and December 31, 2023. In addition, there was no provision for credit losses recognized for the three and six months ended June 30, 2024 and 2023.
 Allowance for Credit Losses on Held-to-Maturity Debt Securities
 <span style="color:#000000;font-family:'Times***

***New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The Company separately evaluates its HTM debt securities for any credit losses using an expected loss model, similar to the methodology used for loans. For additional information on the Company's credit loss methodology, refer to Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Held-to-Maturity Debt Securities to the Consolidated Financial Statements in the Company's 2023 Form 10-K.
 The Company monitors the credit quality of the HTM debt securities using external credit***

***ratings. As of June 30, 2024, all HTM securities were rated investment grade by NRSROs and issued, guaranteed, or supported by U.S. government entities and agencies. Accordingly, the Company applied a zero credit loss assumption and no allowance for credit losses was recorded as of both June 30, 2024 and December 31, 2023. Overall, the Company believes that the credit support levels of the debt securities are strong, and based on current assessments and macroeconomic forecasts, expects that full contractual cash flows will be received. Realized Gains and Losses
 The following table presents the gross realized gains from the sales and impairment write-off of AFS debt securities and the related***

tax expense (benefit) included in earnings for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px

1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross realized gains from sales </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,785 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,834 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td></tr><tr><td
colspan="3" style="background-
color:#ffffff;padding:2px 1pt;text-
align:left;vertical-align:bottom">
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:400;line-
height:100%">Impairment write-off
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:5.85pt;font-weight:400;line-
height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td
colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td><td
style="background-
color:#ffffff;padding:2px 0 2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">$
</td><td style="background-
color:#ffffff;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(10,000)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Related tax expense (benefit) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">528 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">542 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(2,956)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)During the first quarter of 2023, the Company recognized a $10 million impairment write-off on a subordinated debt security as a component of <span style="color:#000000;font-family:'Times

*New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">noninterest income in the Company's Consolidated Statement of Income.
 Interest Income
 The following table presents the composition of interest income on debt securities for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td*

style="width:1.0%"></td><td
style="width:45.683%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.624%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Taxable interest</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">106,690 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">64,139 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">177,018 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">125,188 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Nontaxable interest</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,042 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,831 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,106 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,713 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total interest income on debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">111,732 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">68,970 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">187,124<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">134,901 </td><td style="background-

color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> Contractual Maturities of Available-for-Sale and Held-to-Maturity Debt Securities
 <span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following tables present the contractual maturities, amortized cost, fair value and weighted-average yields of AFS and HTM debt securities as of June 30, 2024. Expected maturities will differ from contractual maturities on certain securities as the issuers and borrowers of the underlying collateral may have the right to call or prepay obligations with or without prepayment penalties. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:37.057%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.604%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Within One Year </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> After One Year through Five Years </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">After Five Years through Ten Years </td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">After Ten Years </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">34,929 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">641,362 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>~~

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">676,291 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,182 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

***colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">589,575 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve

align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.83 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.21 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,238 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,158 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">127,831 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136,729 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">309,956 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,208 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41,133 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">107,143 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">110,904 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2.52 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.07 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.59 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.33 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.85 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">3,565 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41,983 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">126,229 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,283,304 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,455,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-

indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,483 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,915 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">116,502 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,003,765 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">6,163,665 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">2.74 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.98 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">2.82 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.46 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">5.39 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,531 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,619 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">248,682 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">295,437 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,543 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,354 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">8,793 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">212,873 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">256,563 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.43 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.29 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.22 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.23 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.27 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Non-agency mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">75,391 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">20,848 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">828,788 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">925,027 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">74,622 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,385 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">700,248 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">795,255 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:23.25pt;text-

indent:-4.5pt">Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6.89 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">4.00 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.89 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-

indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">349,501 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">304,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">653,501 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">297,135 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">209,995 </td><td style="background-

***color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td***

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.97 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.79 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">18,834 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">126,689 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">245,523 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-

indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,768 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">127,790 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49,782 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,384 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">233,724 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">3.61 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.22 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">5.72 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">2.89 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">39,061 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,061 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:23.25pt;text-indent:-4.5pt">Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">6.06 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6.06 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-

indent:-4.5pt;vertical-align:bottom">CLOs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,500 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">6.79 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">6.79 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total AFS debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0;text-align:right;vertical-align:bottom">137,562 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">908,571<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">707,680 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,890,564 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,644,377 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-

color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">135,806 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">850,152 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">623,808 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">7,313,762 </td><td style="background-

color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">8,923,528 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.89 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-

align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.50 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.39 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.84<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.42 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

~~weight:700;line-height:100%">%</td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:37.057%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td~~

style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.604%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Within One Year</td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> After One Year through Five Years </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">After Five Years through Ten Years</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">After Ten Years</td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">HTM debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt

2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">532,294</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">532,294</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">487,707</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">487,707</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.05 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">1.05 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">367,841</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">635,253</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px

1pt;text-align:right;vertical-align:bottom">1,003,094</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">311,312</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">491,583</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">802,895</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.89 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.90 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.90 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">4,777</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">94,499</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">1,115,265</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">1,214,541</td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">4,339</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px

1pt;text-align:right;vertical-align:bottom">79,701</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">888,215</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">972,255</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Weighted-average yield (1) (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">1.41 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.61 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1.70 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.69 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">188,321</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">188,321</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px

1pt;text-align:right;vertical-align:bottom">142,370</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">142,370</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) (2) </td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.00 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.00 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">537,071</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">462,340</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">1,938,839</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">2,938,250</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double

#000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">492,046</td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">391,013</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-

align:right;vertical-align:bottom">1,522,168</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">2,405,227</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.05 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">1.83 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.79 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt

double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.66 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr>

</table> (1)Weighted-average yields are computed based on amortized cost balances. (2)Yields on tax-exempt securities are not presented on a tax-equivalent basis.
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-

***weight:400;line-height:120%">As of June 30, 2024 and December 31, 2023, AFS and HTM debt securities with carrying values of $5.6 billion and $7.0 billion, respectively, were pledged to secure borrowings, public deposits and for other purposes required or permitted by law.
 Restricted Equity Securities
 The following table presents the restricted***

equity securities included in Other assets on the Consolidated Balance Sheet as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:66.443%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.543%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.546%"></td><td

style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="15" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="text-align:justify">Federal Reserve Bank of San Francisco (“FRBSF”) stock </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">63,248 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">62,561 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">FHLB stock</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">101,916 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total restricted equity securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">165,164 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">79,811 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="15" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> The

following tables present the amortized cost, gross unrealized gains and losses and fair value by major categories of AFS and HTM debt securities as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:49.777%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortized Cost (1) </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">676,291 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,534)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>~~

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">309,956 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(49,568) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (2): </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td>
<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr>
<tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td>
<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">498,281 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">113 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,547) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">444,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,956,800 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,109 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(241,091) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">5,718,818 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">295,437 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(38,908)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">256,563 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">360,613 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,976) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">564,414 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,796) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">653,501 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(146,371) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">245,523 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,101 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(12,900) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233,724 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,061 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(468) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CLOs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total AFS debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,644,377 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,357 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(725,206)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,923,528 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">HTM debt securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">532,294 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(44,587) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">487,707 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,003,094 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(200,199) </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">802,895 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-

***height:100%;position:relative;top:-3.15pt;ve
align:baseline">(3)<span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">:
</td><td colspan="3"
style="background-color:#ffffff;padding:0
1pt"></td><td colspan="3"
style="background-color:#ffffff;padding:0
1pt"></td><td colspan="3"
style="background-color:#ffffff;padding:0
1pt"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
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color:#ffffff;padding:0 1pt"></td><td
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color:#ffffff;padding:0 1pt"></td><td
colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td></tr>
<tr><td colspan="3" style="background-
color:#cceeff;padding:2px 1pt 2px
19pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-***

size:9pt;font-weight:400;line-height:100%">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">490,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(90,358) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">400,144 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential

mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">724,039 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(151,928) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">572,111 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">188,321 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(45,951) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">142,370 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total HTM debt securities</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,938,250 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(533,023)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,405,227<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 37.75pt;text-align:left;vertical-align:bottom">Total debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">12,582,627 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">4,357 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(1,258,229)

</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,328,755 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:49.777%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortized Cost (1) </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">1,112,587 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">101 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,313)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,060,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>~~

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">412,086 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47,640) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (2): </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">531,377 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">158 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(63,276) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">468,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,956,927 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">380 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(229,713) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,727,594 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">297,283 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">75 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(36,342) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">261,016 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">409,578 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42,062) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">367,516 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">643,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,664) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">653,501 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(151,076) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">239,333 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">69 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,528) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">227,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

***color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,234 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(934) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">CLOs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">617,250 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,389) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-

align:bottom">Total AFS debt securities </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,916,491 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">783 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(728,937)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">6,188,337 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">HTM debt securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">529,548 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(40,997)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">488,551 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">1,001,836 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(186,904) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">814,932 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (3)<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">493,348 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(88,968) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">404,380 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">742,436 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(142,119) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">600,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">188,872 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">(43,081) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">145,791 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,956,040 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(502,069) </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,453,971 </td><td style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 37.75pt;text-align:left;vertical-align:bottom">Total debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,872,531<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">783 </td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(1,231,006) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,642,308 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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#000;padding:0 1pt"></td></tr></table>
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align:justify;text-indent:-18pt"><span
style="color:#000000;font-family:'Times***

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%">(1)Amortized cost excludes accrued interest receivables which are presented within Other assets on the Consolidated Balance Sheet. As of both June 30, 2024 and December 31, 2023, the accrued interest receivables were $44 million. For the Company's accounting policy related to debt securities' accrued interest receivables, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Available-

for-Sale Debt Securities and Allowance for Credit Losses on Held-to-Maturity Debt Securities to the Consolidated Financial Statements in the Company's 2023 Form 10-K. (2)Includes GNMA AFS debt securities totaling $5.2 billion of both amortized cost and fair value as of June 30, 2024, and $1.3 billion of amortized cost and $1.2 billion of fair value as of December 31, 2023.

(3)Includes GNMA HTM debt securities totaling $89 million of amortized cost and $71 million of fair value as of June 30, 2024, and $92 million of amortized cost and $75 million of fair value of as of December 31, 2023. The following tables present the amortized cost, gross unrealized gains and losses and fair value by major categories of AFS and HTM debt securities as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td

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style="width:10.602%"></td><td
style="width:0.1%"></td></tr><tr

style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortized Cost <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(1) </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-

align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">676,291 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,534)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt

securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">309,956 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(49,568) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S.

government agency and U.S. government-sponsored enterprise mortgage-backed securities (2): </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">498,281 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">113 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,547) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">444,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,956,800 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">3,109 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(241,091) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,718,818 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

***color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">295,437 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(38,908) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">256,563 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">360,613 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,976) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-

backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">564,414 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,796) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">653,501 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(146,371) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">245,523 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,101 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(12,900) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233,724 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,061 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(468) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CLOs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(47)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total AFS debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

***color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,644,377 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,357 ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(725,206)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,923,528<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">HTM debt securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">532,294 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(44,587) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">487,707 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,003,094 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(200,199)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">802,895 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (3): </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">490,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(90,358) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">400,144 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">724,039 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(151,928)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">572,111 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">188,321 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(45,951)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">142,370 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,938,250<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(533,023)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,405,227 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 37.75pt;text-align:left;vertical-

align:bottom">Total debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,582,627 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,357 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(1,258,229)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,328,755 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td

style="width:1.0%"></td><td
style="width:49.777%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
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style="width:1.0%"></td><td
style="width:10.602%"></td><td
style="width:0.1%"></td></tr><tr

style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortized Cost <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(1) </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Gains</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Fair Value</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-

align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,112,587 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">101 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,313)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,060,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt

securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">412,086 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47,640) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S.

government agency and U.S. government-sponsored enterprise mortgage-backed securities (2): </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">531,377 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">158 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(63,276) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">468,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

***color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,956,927 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">380 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(229,713) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,727,594 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">297,283 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">75 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(36,342) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">261,016 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-

align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial

mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">409,578 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42,062) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">367,516 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"> Residential mortgage-backed securities</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">643,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(89,664) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">653,501 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(151,076) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">239,333 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">69 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(11,528) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">227,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,234 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">(934)
</td><td style="background-
color:#ffffff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td><td
colspan="2" style="background-
color:#ffffff;padding:2px 0 2px 1pt;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-
height:100%">42,300 </td><td
style="background-
color:#ffffff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
</tr><tr><td colspan="3"
style="background-
color:#cceeff;padding:2px 1pt 2px
7.75pt;text-align:left;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-
height:100%">CLOs</td><td
colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
colspan="2" style="background-
color:#cceeff;padding:2px 0 2px 1pt;text-***

align:right;vertical-align:bottom">617,250 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,389)

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total AFS debt securities </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">6,916,491 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">783 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(728,937)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,188,337 </td><td style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">HTM debt securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">529,548 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(40,997) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">488,551 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,001,836 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(186,904) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">814,932 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities (3): </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">493,348 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(88,968)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">404,380 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">742,436 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(142,119)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">600,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">188,872 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(43,081)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">145,791 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,956,040 </td><td style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">(502,069)</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,453,971 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 37.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Total debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,872,531 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">783 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(1,231,006)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,642,308<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">
</td><td style="background-
color:#ccceff;border-top:1pt solid
#000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
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colspan="3" style="border-bottom:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000000;border-top:3pt double
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid***

#000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> (1)Amortized cost excludes accrued interest receivables which are presented within <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">Other assets on the Consolidated Balance Sheet. As of both June 30, 2024 and December 31, 2023, the accrued interest receivables were $44 million. For the Company's accounting policy related to debt securities' accrued interest receivables, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Allowance for Credit Losses on Available-for-Sale Debt Securities and Allowance for Credit Losses on Held-to-Maturity Debt Securities<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%"> to the Consolidated Financial Statements in the Company's 2023 Form 10-K. (2)Includes GNMA AFS debt securities totaling $5.2 billion of both amortized cost and fair value as of June 30, 2024, and $1.3 billion of amortized cost and $1.2 billion of fair value as of December 31, 2023. (3)Includes GNMA HTM debt securities totaling

$89 million of amortized cost and $71 million of fair value as of June 30, 2024, and $92 million of amortized cost and $75 million of fair value of as of December 31, 2023. 676291000052534000623757000309:style="text-align:justify;text-indent:36pt">The following tables present the fair value and the associated gross unrealized losses of the Company’s AFS debt securities, aggregated by investment category and the length of time that the securities have been in a continuous unrealized loss position as of June 30, 2024 and December 31, 2023. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:36.765%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

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style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.556%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Less Than 12 Months</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt">

</td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">12 Months or More</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Gross Unrealized Losses </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(52,534) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,534)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(49,568) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(49,568)

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">440,214 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,547)

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">440,214 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,547) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,778,124 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,016) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,570,970 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(236,075) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">4,349,094 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(241,091) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,337 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(32)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">250,949 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(38,876) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">254,286 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(38,908)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(39,976) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">320,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(39,976) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,796) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">474,618 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,796) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(146,371) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">507,130 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(146,371) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,768 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(66)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">87,166 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(12,834) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">105,934 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(12,900) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(468) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(468) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CLOs</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 34.75pt;text-align:left;vertical-align:bottom">Total AFS debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,800,229 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(5,114) </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,618,875 ***

</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(720,092)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,419,104 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(725,206)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:36.765%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td
style="width:0.1%"></td><td
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style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.556%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Less Than 12 Months

</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">12 Months or More</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px

1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Gross Unrealized Losses</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Unrealized Losses</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,978 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(52,313) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">623,978 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(52,313)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47,640) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,446 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">(47,640)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">463,572 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">(63,276) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">463,572 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(63,276) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,402 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(558) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,661,112 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(229,155) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,670,514 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(229,713) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2"

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,825 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(15)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">254,773 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(36,327) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">257,598 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(36,342)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Non-agency mortgage-backed securities:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Commercial mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,742 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,774 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42,058) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">367,516 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(42,062) </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Residential mortgage-backed securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,664) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">553,671 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(89,664) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate

debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(151,076) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">502,425 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(151,076) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">110,955 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(144) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,616 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,384) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">199,571 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,528) </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(934) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,300 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(934) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">CLOs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,389) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,861 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,389)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 34.75pt;text-align:left;vertical-align:bottom">Total AFS debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">125,924 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid

#000000;padding:2px 0;text-align:right;vertical-align:bottom">(721)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">5,532,528<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(728,216)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">5,658,452 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(728,937)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> 00623757000525340006237570005 2. style="text-align:justify;text-indent:36pt">The following table presents

the gross realized gains from the sales and impairment write-off of AFS debt securities and the related tax expense (benefit) included in earnings for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td

style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td

colspan="3" style="padding:0 1pt"></td>
<td colspan="9" style="padding:2px
1pt;text-align:center;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Six Months
Ended June 30,</td><td
colspan="3" style="display:none"></td>
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colspan="3" style="display:none"></td>
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style="padding:2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">($
in thousands)</td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="border-top:1pt
solid #000000;padding:2px 1pt;text-
align:center;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-
height:100%">2024</td><td
colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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colspan="3" style="display:none"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross realized gains from sales </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,785 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">1,834 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Impairment write-off(1) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">(10,000)</td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Related tax expense (benefit) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">528 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">542 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(2,956)</td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)During the first quarter of 2023, the Company recognized a $10 million impairment write-off on a subordinated debt security as a

component of noninterest income in the Company's Consolidated Statement of Income. 1785000018340000000100000005280295600010000000 The following table presents the composition of interest income on debt securities for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td
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style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">106,690 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">64,139 </td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">177,018 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">125,188 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Nontaxable interest</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,042 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,831 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,106 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,713 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total interest income on debt securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">111,732<span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">68,970 ***

</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">187,124 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">134,901 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> 1066900006413900017701800012510.
style="text-align:justify;text-indent:36pt">The following tables present the contractual maturities, amortized cost, fair value and weighted-average yields of AFS and HTM debt securities as of June 30, 2024. Expected maturities will differ from contractual maturities on certain securities as the issuers and borrowers of the underlying collateral may have the right to call or prepay obligations with or without prepayment penalties.

<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:37.057%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.604%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Within One Year </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">After One Year through Five Years </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">After Five Years through Ten Years </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">After Ten Years </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">AFS debt securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">U.S. Treasury securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">34,929 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">641,362 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">676,291 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,182 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">589,575 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">623,757 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.83 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.21 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,238 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,158 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">127,831 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">136,729 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">309,956 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1,208 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41,133 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">107,143 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">110,904 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">260,388 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.52 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.07 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.59 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.33 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.85 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,565 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">41,983 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">126,229 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,283,304 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,455,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">3,483 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,915 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">116,502 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,003,765 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,163,665 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:23.25pt;text-

indent:-4.5pt">Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.74 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2.98 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.82 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.46 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.39 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,605 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,531 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,619 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">248,682 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">295,437 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,543 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,354 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,793 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">212,873 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">256,563 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(1) (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.43 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.29 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.22 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">2.23 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.27 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Non-agency mortgage-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized

cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">75,391 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,848 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">828,788 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">925,027 </td><td style="background-

color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">74,622 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">20,385 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">700,248 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">795,255 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6.89 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.00 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.89 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Corporate debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">349,501 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">304,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">653,501 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">297,135 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">209,995 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">507,130 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.97 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.79 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign government bonds</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,834 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">126,689 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">245,523 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">18,768 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">127,790 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49,782 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,384 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233,724 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:23.25pt;text-

indent:-4.5pt">Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.61 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2.22 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.72 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.89 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Asset-backed securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px

24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,061 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">39,061 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,593 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6.06 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6.06 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">CLOs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,500 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">44,453 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,453 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6.79 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6.79 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total AFS debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">137,562 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">908,571 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">707,680 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">7,890,564 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,644,377<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">135,806 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">850,152 </td><td style="background-

color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">623,808 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">7,313,762 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">8,923,528 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.89 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">1.50 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.39 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt

double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.84 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.42 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:37.057%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
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style="width:1.0%"></td><td
style="width:10.604%"></td><td
style="width:0.1%"></td></tr><tr

style="height:3pt"><td colspan="33" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Within One Year</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> After One Year through Five Years<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline"> </td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">After Five Years through Ten Years</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">After Ten Years</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">HTM debt

securities:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">U.S. Treasury securities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">—</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">532,294</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td colspan="2" style="background-color:#cceeff;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">532,294</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">487,707</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">487,707</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:23.25pt;text-indent:-4.5pt">Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1.05 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.05 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-

indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">

367,841</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">635,253</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">1,003,094</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">311,312</td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">491,583</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">802,895</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.89 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.90 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.90 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">U.S. government agency and U.S. government-sponsored enterprise mortgage-backed securities</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">4,777</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">94,499</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">1,115,265</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">1,214,541</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">

—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">4,339</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">79,701</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">888,215</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">972,255</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.41 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1.61 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.70 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.69 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Municipal securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">188,321</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">188,321</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">

—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom">142,370</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 12.25pt 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">142,370</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.00 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.00 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total HTM debt securities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td></tr>
<tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Amortized cost</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">—</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">537,071</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">462,340</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">1,938,839</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 12.25pt 2px 0;text-

align:right;vertical-align:bottom">2,938,250</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Fair value</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">—

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">492,046</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-

align:right;vertical-align:bottom">391,013</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">1,522,168</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">$</td><td colspan="2" style="background-color:#ffffff;border-top:3pt double #000;padding:2px 12.25pt 2px 0;text-align:right;vertical-align:bottom">2,405,227</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-average yield (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.05<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.83 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1.79 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">1.66 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> (1)Weighted-average yields are computed based on amortized cost

balances. (2)Yields on tax-exempt securities are not presented on a tax-equivalent basis. 34929000641362000006762910003 4.style="text-align:justify;text-indent:36pt">The following table presents the restricted equity securities included in Other assets on the Consolidated Balance Sheet as of June 30, 2024 and December 31, 2023:

<table style="border-
collapse:collapse;display:inline-
table;margin-bottom:5pt;vertical-align:text-
bottom;width:100.000%"><tr><td
style="width:1.0%"></td><td
style="width:66.443%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:14.543%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:14.546%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="15"
style="border-top:1pt solid
#000000;padding:0 1pt"></td></tr><tr>
<td colspan="3" style="padding:2px
1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:700;line-
height:100%">($ in thousands)

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Federal Reserve Bank of San Francisco (“FRBSF”) stock </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">63,248 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">62,561 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">FHLB stock</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">101,916 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">17,250 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total restricted equity securities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid

#000000;padding:2px 0;text-align:right;vertical-align:bottom">165,164 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">79,811 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="15" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> 6324800062561000101916000172500 style="text-align:justify;text-indent:36pt">The Company uses derivative instruments to manage exposure to market risk, primarily interest rate and foreign currency risks, as well as to assist customers with their risk management objectives. The Company's goal is to manage interest rate sensitivity and volatility to mitigate the effect of interest rate changes on earnings or capital. The

Company also uses foreign exchange contracts to manage the foreign exchange rate risk associated with certain foreign currency-denominated assets and liabilities, as well as the Bank's investment in East West Bank (China) Limited. The Company recognizes all derivatives on the Consolidated Balance Sheet at fair value. While the Company designates certain derivatives as hedging instruments in a qualifying hedge accounting relationship, other derivatives serve as economic hedges. For additional information on the Company's derivatives and hedging activities, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Derivatives to the Consolidated Financial Statements of the Company's 2023 Form 10-K. <span

id="i542f7d27dc1e481a8dacb4f033a3b09e_
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:10pt;font-weight:400;line-
height:120%">The following table presents
the notional amounts and fair values of the
Company’s derivatives as of June 30, 2024
and December 31, 2023. Certain derivative
contracts are cleared though central
clearing organizations where variation
margin is applied daily as settlement to the
fair values of the contracts. The fair values
are presented on a gross basis prior to the
application of bilateral collateral and
master netting agreements, but after the
application of variation margin payments
as settlement to fair values of contracts
cleared through central clearing
organizations. Applying variation margin
payments as settlement to the fair values of
derivative contracts cleared through the
London Clearing House (“LCH”) and the
Chicago Mercantile Exchange (“CME”)
resulted in reductions in the derivative
asset and liability fair values by $28 million
and $37 million, respectively, as of June 30,
2024. In comparison, applying variation
margin payments as settlement to LCH-
and CME-cleared derivative transactions

resulted in reductions in both the derivative asset and liability fair values by $43 million as of December 31, 2023. Total derivative asset and liability fair values are adjusted to reflect the effects of legally enforceable master netting agreements and cash collateral received or paid. The resulting net derivative asset and liability fair values are included in Other assets and Accrued expenses and other liabilities, respectively, on the Consolidated Balance Sheet. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-

bottom;width:100.000%"><tr><td
style="width:1.0%"></td><td
style="width:30.040%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:1.0%"></td><td
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style="width:0.1%"></td><td
style="width:1.992%"></td><td
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style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:1.992%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:1.846%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:1.708%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="42" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3"

style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional Amount</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Assets </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Liabilities </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional Amount</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Assets </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Liabilities </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Derivatives designated as hedging instruments: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

***style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

align:left;vertical-align:bottom"> Cash flow hedges: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:11.25pt;text-

indent:-4.5pt">Interest rate contracts </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,250,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,484 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">54,557 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,250,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">50,421 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,124 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net investment hedges: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Foreign exchange contracts </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">81,480 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,394 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total derivatives designated as hedging instruments </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">5,250,000<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">11,484 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">54,557 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">5,331,480 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">53,815 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">13,124<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Derivatives not designated as hedging instruments: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Interest rate contracts </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">16,927,202 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">448,106 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">446,957 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">17,387,909 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">423,486 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">420,812 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Commodity contracts (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">60,946 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">70,900 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">79,604 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">121,670 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,865,583 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,684 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,598 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,827,149 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">53,678 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,564 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:6.75pt">Credit contracts (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">117,751 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">118,391 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Equity contracts </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:6pt;font-weight:400;line-height:100%">(3)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top">(4)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">336 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top">(3)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:6pt;font-weight:400;line-height:100%">(4)</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 16.75pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total derivatives not designated as hedging instruments</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">20,910,536 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">542,976 </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">558,588 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">23,333,449 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">557,105 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">600,190<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 16.75pt;text-align:left;vertical-align:bottom">Gross derivative assets/liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">554,460 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-

align:right;vertical-align:bottom">613,145 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">610,920 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">613,314<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-align:bottom">Less: Master netting agreements</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">(106,525)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(106,525)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(75,534)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(75,534)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Less: Cash collateral received</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(335,285)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,665)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(237,258)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(636)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 36.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net derivative assets/liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">112,650 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">503,955<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">298,128<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">537,144 </td><td style="background-

color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr></table> (1)The notional amount of the Company's commodity contracts totaled 18,230 thousand barrels of crude oil and 421,525 thousand units of natural gas, measured in million British thermal units ("MMBTUs") as of June 30, 2024. In comparison, the

notional amount of the Company's commodity contracts totaled 18,631 thousand barrels of crude oil and 328,844 thousand MMBTUs of natural gas as of December 31, 2023. (2)The notional amount of the credit contracts reflects the Company's pro-rata share of the underlying derivative instruments' notional amount in RPAs. (3)The Company held warrant equity contracts in 10 private companies and one public

***company as of June 30, 2024, and 11 private companies and one public company as of December 31, 2023. (4)Equity contracts classified as derivative liabilities consist of 349,138 performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant.
 Derivatives Designated as Hedging Instruments
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-***

weight:700;line-height:120%">Cash Flow Hedges — The Company uses interest rate swaps to hedge the variability in the interest amount received on certain floating-rate commercial loans, or paid on certain floating-rate borrowings due to changes in contractually specified interest rates. As of June 30, 2024, interest rate contracts in notional amounts of $5.3 billion were designated as cash flow hedges to convert certain variable-rate loans from floating-rate payments to fixed-rate payments. Gains and losses on the hedging derivative instruments are recognized in AOCI and reclassified to earnings in the same period the hedged cash flows impact earnings and within the same income statement line item as the

hedged cash flows. Considering the interest rates, yield curve and notional amount as of June 30, 2024, the Company expects to reclassify an estimated $43 million of after-tax net losses on derivative instruments designated as cash flow hedges from AOCI into earnings during the next 12 months. The following table presents the pre-tax changes in AOCI from cash flow hedges for the three and six months ended June 30, 2024 and 2023. The after-tax impact of cash flow hedges on AOCI is shown in Note 14 — Accumulated Other Comprehensive Income (Loss) to the Consolidated Financial Statements in this Form-10-Q. <table style="border-

collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:47.291%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td

style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:2.293%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="27"
style="border-top:1pt solid #000;padding:0
1pt"></td><td colspan="3" style="border-
top:1pt solid #000;padding:0 1pt"></td>
</tr><tr><td colspan="3"
style="padding:0 1pt"></td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="9" style="padding:2px
1pt;text-align:center;vertical-
align:middle"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Three
Months Ended June 30,</td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="9" style="padding:2px
1pt;text-align:center;vertical-
align:middle"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Six Months
Ended June 30,</td><td
colspan="3" style="padding:0 1pt"></td>
</tr><tr><td colspan="3"
style="padding:2px 1pt;text-

align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">2024</td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gains (losses) recognized in AOCI: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">25,095 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(96,457)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">115,471 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(66,614) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr>

<tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Gains (losses) reclassified from AOCI into earnings: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">Interest expense (for cash flow hedges on borrowings)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">696 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 16.75pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Interest and dividend income (for cash flow hedges on loans)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(24,594)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(20,252)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(49,199)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33,206) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr> <tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 16.75pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Noninterest income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,614 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(24,594)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 0;text-align:right;vertical-align:bottom">(20,252)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(49,199)</td><td style="background-color:#ffffff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(30,896)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> (1)Represents the amounts in AOCI reclassified into earnings as a result that the forecasted cash flows were no longer probable to occur.
 Net Investment Hedges—<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:10pt;font-style:italic;font-weight:700;line-height:120%"> The Company enters into foreign currency forward contracts to hedge a portion of the Bank's investment in East West Bank (China) Limited, a non-USD functional currency subsidiary in China. The hedging instruments designated as net investment hedges were used to hedge against the risk of adverse changes in the foreign currency exchange rate of the Chinese Renminbi ("RMB"). The net investment hedge in place as of December 31, 2023 expired during the three months ended March 31, 2024. No new net investment hedge was entered during the three months ended June 30, 2024. The following table presents the pre-tax gains or losses recognized in AOCI on net investment hedges for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td

style="width:1.0%"></td><td
style="width:49.705%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.616%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="27"
style="border-top:1pt solid

#000000;padding:0 1pt"></td></tr><tr>
<td colspan="3" style="padding:0 1pt">
</td><td colspan="3" style="padding:0
1pt"></td><td colspan="9"
style="padding:2px 1pt;text-
align:center;vertical-align:middle"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Three
Months Ended June 30,</td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="9" style="padding:2px
1pt;text-align:center;vertical-
align:middle"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Six Months
Ended June 30,</td></tr><tr><td
colspan="3" style="padding:2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">($
in thousands)</td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="border-top:1pt
solid #000000;padding:2px 1pt;text-
align:center;vertical-align:middle"><span
style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2023</td></tr>

<tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gains recognized in AOCI </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,899 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">586 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,823 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
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colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td></tr><tr style="height:3pt"><td
colspan="27" style="border-bottom:1pt
solid #000;padding:0 1pt"></td></tr>
</table> <div style="text-
align:justify">
<span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:10pt;font-
style:italic;font-weight:700;line-
height:120%">Derivatives Not Designated
as Hedging Instruments <div
style="text-align:justify">
<div style="text-
align:justify;text-indent:36pt"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:10pt;font-
style:italic;font-weight:700;line-
height:120%">Customer-Related Positions
and Economic Hedge Derivatives

— The Company enters into interest rate, commodity, and foreign exchange derivatives at the request of its customers and generally enters into offsetting derivative contracts with third-party financial institutions to mitigate the inherent market risk. The Company also utilizes foreign exchange contracts to mitigate the effect of currency fluctuations on certain foreign currency-denominated on-balance sheet assets and liabilities, primarily foreign currency denominated deposits that it offers to its customers. A majority of the foreign exchange contracts had original maturities of one year or less as of both June 30, 2024 and December 31, 2023. <span

id="i542f7d27dc1e481a8dacb4f033a3b09e_
The following table presents the notional amounts and the gross fair values of the interest rate and foreign exchange derivatives entered into with customers and with third-party financial institutions as economic hedges to customers’ positions as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:25.107%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.613%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.618%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Fair Value</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional Amount</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td

colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Liabilities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional Amount</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Liabilities</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Customer-related positions:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Interest rate contracts:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">6,826,308 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">9,729 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">423,880 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,835,822 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">25,649 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">377,388 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Written options</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">1,369,229 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,929 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,522,531 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">12,756 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Collars and corridors</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">259,081 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">96 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,496 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">322,732 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">440 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,481 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,454,618 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,825 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">436,305 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,681,085 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,089 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">394,625 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Foreign exchange contracts:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Forwards and spot</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2"

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">535,153 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,897 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">3,428 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">956,618 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,466 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,756 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1,197,938 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,515 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,558 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,588,491 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,801 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,118 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Purchased options </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">88,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,051 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,839 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">1,821,091 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,463 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,986 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,681,109 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,106 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,874 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,275,709 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">25,288 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">450,291<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,362,194 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">43,195 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">419,499 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">Economic hedges: </td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Interest rate contracts:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,844,274 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">425,796 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,552 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">6,861,561 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">380,123 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">25,731 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Purchased options</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2"

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,369,229 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,981 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,522,531 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,783 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Collars and corridors</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">259,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,504 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">322,732 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,491 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">456 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td></tr><tr><td colspan="3"
style="background-
color:#ffffff;padding:2px 1pt 2px 19pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-
height:100%">Subtotal</td><td
colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td><td
colspan="2" style="background-
color:#ffffff;border-top:1pt solid
#000;padding:2px 0 2px 1pt;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-
height:100%">8,472,584 </td><td
style="background-color:#ffffff;border-
top:1pt solid #000;padding:2px 1pt 2px
0;text-align:right;vertical-align:bottom">
</td><td colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td><td***

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">438,281 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,652 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">8,706,824 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">397,397 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">26,187 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Foreign exchange contracts:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Forwards and spot</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,546 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">128 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">148,003 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">292 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">94 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,889,946 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,169 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,433 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,862,037 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,280 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">15,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Written options </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,000 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,051 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">136,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,839 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,044,492 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,221 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,612 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,146,040 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,572 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">17,690 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,517,076 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">456,502 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">22,264 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,852,864<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">433,969 </td><td style="background-

color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">43,877 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> The Company enters into energy commodity contracts with its customers in the oil and gas sector, which allow them to hedge against the risk of fluctuation in energy commodity prices. Offsetting contracts entered with third-party financial institutions are used as economic hedges to manage the Company's exposure on its customer-related positions.

The following table presents the notional amounts in units and the gross fair values of the commodity derivatives issued for customer-related positions and economic hedges as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:21.122%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.233%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.233%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.987%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:7.233%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:7.233%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.997%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="51" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt

solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ and unit in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-

align:bottom">Notional Units</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Liabilities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional

Units</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Liabilities</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Customer-related positions:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commodity contracts:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt">

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<td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,907 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,897 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">857 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,277 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,735 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">15,445 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Collars</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,180 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,366 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,966 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,820 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,103 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

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colspan="3" style="display:none"></td>
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align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,263 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">900 </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,243 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">5,555 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,548 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-

align:left;vertical-align:bottom">Natural gas: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">148,337 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,796 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">43,998 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">118,325 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">438 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">73,793 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Collars</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,277 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,297 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,005 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">45,854 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">20,400 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Written options</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">1,710 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">124 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Subtotal</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">212,324 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,217 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,003 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">166,053 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">459 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">94,426 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 31pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">25,480 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">56,903 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,014 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

***top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,974 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> ***

Economic hedges: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commodity contracts:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

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style="display:none"></td><td
colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Crude oil:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">3,963 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,308 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,871 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">3,422 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">9,166 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,924 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Collars</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,180 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,983 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">5,966 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,685 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,467 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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weight:400;line-height:100%">9,143 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,311 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,854 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,388 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,851 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,391 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Natural gas: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Swaps</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">145,824 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">28,395 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">391 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">116,463 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49,941 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">305 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td>
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style="background-
color:#ffffff;padding:2px 1pt 2px 19pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-
height:100%">Collars</td><td
colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td><td
colspan="2" style="background-
color:#ffffff;padding:2px 0 2px 1pt;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-
height:100%">61,667 </td><td
style="background-
color:#ffffff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td><td
colspan="3" style="background-***

color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,760 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">648 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,454 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">12,565 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Purchased options</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,710 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">104 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">209,201 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,155 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,143 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">162,791 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">62,739 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">305 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 31pt;text-align:left;vertical-align:bottom">

Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">35,466 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,997<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">73,590 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:700;line-height:100%">6,696 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="51" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table>
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-***

style:italic;font-weight:700;line-height:120%">Credit Contracts — The Company periodically enters into credit RPAs with institutional counterparties to manage the credit exposure of the interest rate contracts associated with syndication loans. Under the RPAs, a portion of the credit exposure is transferred from one party (the purchaser of credit protection) to another party (the seller of credit protection). The seller of credit protection is required to make payments to the purchaser of credit protection if the underlying borrower defaults on the related interest rate contract. The Company may enter into protection sold or protection purchased RPAs. <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

***size:10pt;font-weight:400;line-height:120%">Credit risk on RPAs is managed by monitoring the credit worthiness of the borrowers and the institutional counterparties, which is a part of the Company's normal credit review and monitoring process. All referenced entities of the protection sold RPAs were investment grade and the weighted-average remaining maturity was 2.3 years and 2.8 years as of June 30, 2024 and December 31, 2023, respectively. Assuming the underlying borrowers referenced in the interest rate contracts defaulted, the maximum exposure in the protection sold RPAs would be $63 thousand and $177 thousand as of June 30, 2024 and December 31, 2023, respectively.
 As of both June 30, 2024 and December 31, 2023, the Company had one outstanding protection purchased RPA with notional amount of $25 million and minimal fair value. <div***

style="text-align:justify;text-indent:36pt">Equity Contracts — As part of the loan origination process, the Company may obtain warrants to purchase the preferred and/or common stock of the borrowers' companies, which are mainly in the technology and life sciences sectors. Warrants grant the Company the right to buy a certain class of the underlying company's equity at a certain price before expiration. In connection with the Company's investment in Rayliant during the third quarter of 2023, the Company granted performance-based RSUs as part of its consideration. The vesting of these equity contracts is contingent on Rayliant meeting certain financial performance targets during the future performance period. For additional information on these equity contracts, refer to <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-

***style:italic;font-weight:400;line-height:120%">Note 3 — Fair Value Measurement and Fair Value of Financial Instruments to the Consolidated Financial Statements in this Form 10-Q.
 The following table presents the net gains (losses) recognized on the Company's Consolidated Statement of Income related to derivatives not designated as hedging instruments for the three and six months ended June 30, 2024 and 2023: <table style="border-***

collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:21.560%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:22.730%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td

style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.333%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months

Ended June 30,</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Classification on Consolidated Statement of Income </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Derivatives

not designated as hedging instruments:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Customer derivative income </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,099 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,222 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,583 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1,261)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 6.62pt;text-align:center;vertical-align:bottom">Foreign exchange income</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,349 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,898 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27,129 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,340 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Credit contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Customer derivative income </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity contracts – warrants </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Lending fees</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(90)

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(14)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(96)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(60)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Commodity contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Customer derivative income </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">433 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">160 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">567 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">166 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Net gains</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">15,793<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">21,278 </td><td style="background-

color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,180 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,192 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="background-

***color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table>
 Credit-Risk-Related Contingent Features — Certain of the Company's over-the-counter derivative contracts contain early termination provisions that require the Company to settle any outstanding balances upon the occurrence of a specified credit-risk-related event. Such an event primarily relates to a downgrade of the credit rating of East West Bank to below investment grad***

e. As of June 30, 2024, the aggregate fair value amounts of all derivative instruments with credit risk-related contingent features that were in a net liability position totaled $2 million, for which $2 million collateral was posted to cover these positions. In comparison, a<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-

***height:120%">s of December 31, 2023, the aggregate fair value amounts of all derivative instruments with credit risk-related contingent features that were in a net liability position totaled $9 thousand, for which no collateral was posted to cover these positions. In the event that the credit rating of East West Bank had been downgraded to below investment grade, the Company would have been required to post minimal additional collateral as of both June 30, 2024 and December 31, 2023.
 Offsetting of Derivatives
 <span id="i542f7d27dc1e481a8dacb4f033a3b09e_<span id="i542f7d27dc1e481a8dacb4f033a3b09e_The following tables present***

the gross derivative fair values, the balance sheet netting adjustments, and the resulting net fair values recorded on the Consolidated Balance Sheet, as well as the cash and noncash collateral associated with master netting arrangements. The gross amounts of derivative assets and liabilities are presented after the application of variation margin payments as settlements to the fair values of contracts cleared through central clearing organizations, where applicable. The collateral amounts in the following tables are limited to the outstanding balances of the related asset or liability. Therefore, instances of over-collateralization are not shown: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:15.128%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.204%"></td><td style="width:0.1%"></td><td

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style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of June 30, 2024</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:39pt"><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Offset on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net

Amounts Presented on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Not Offset on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr style="height:23pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Recognized <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(1) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Master Netting Arrangements</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Cash Collateral Received (3) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-

top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Security Collateral Received <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(5) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amount </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative assets</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">554,460 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">(106,525) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(335,285) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">112,650 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(78,411) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">34,239 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr style="height:3pt"><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt">

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Amounts Offset on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amounts Presented on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Not Offset on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr style="height:23pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%"> Gross Amounts Recognized (2) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Master Netting Arrangements</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Cash Collateral Pledged <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(4) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Security Collateral Pledged (5) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amount </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;text-

indent:-4.5pt;vertical-align:bottom">Derivative liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">613,145 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(106,525)</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(2,665)</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">503,955 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">503,955 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td

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style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.250%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of December 31, 2023</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:39pt"><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Offset on the Consolidated

Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amounts Presented on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Not Offset on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr style="height:23pt"><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Recognized (1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Master Netting Arrangements</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Cash Collateral Received (3) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Security Collateral Received (5) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net

Amount </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative assets</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">610,920 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(75,534)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">(237,258) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">298,128 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(246,259)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">51,869 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr style="height:3pt"><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td> </tr><tr style="height:39pt"><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Amounts Offset on the Consolidated Balance Sheet</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amounts Presented on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Not Offset on the Consolidated

Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr style="height:23pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Recognized (2) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Master Netting Arrangements</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Cash Collateral Pledged (4) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Security Collateral Pledged (5) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:2px

1pt;text-align:left;vertical-align:bottom"> Net Amount </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">613,314 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(75,534) </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(636)</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">537,144 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">537,144 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)Includes $3 million of gross fair value assets with counterparties that were not subject to enforceable master netting arrangements or similar agreements as of both June 30, 2024 and December 31, 2023. (2)Includes $17 million and $16 million of gross fair

value liabilities with counterparties that were not subject to enforceable master netting arrangements or similar agreements as of June 30, 2024 and December 31, 2023, respectively. (3)Gross cash collateral received under master netting arrangements or similar agreements was $356 million and $244 million as of June 30, 2024 and December 31, 2023, respectively. Of the gross cash collateral received, $335 million and $237 million were used to offset derivative assets as of June 30, 2024 and December 31, 2023, respectively. (4)<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%;padding-left:8.68pt">Gross cash collateral pledged under master netting arrangements or similar agreements was $3 million and $1 million as of June 30, 2024 and December 31, 2023, respectively. Of the gross cash collateral pledged, $3 million and $1 million were used to offset derivative liabilities as of June 30, 2024 and December 31, 2023, respectively. (5)<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%;padding-

***left:8.68pt">Represents the fair value of security collateral received or pledged limited to derivative assets or liabilities that are subject to enforceable master netting arrangements or similar agreements. U.S. GAAP does not permit the netting of noncash collateral on the Consolidated Balance Sheet but requires the disclosure of such amounts.
 In addition to the amounts included in the tables above, the Company has balance sheet netting related to resale agreements. Refer to Note 4 — Securities Purchased under Resale Agreements to the Consolidated Financial Statements in this***

***Form 10-Q for additional information. Refer to Note 3 — Fair Value Measurement and Fair Value of Financial Instruments to the Consolidated Financial Statements in this Form 10-Q for fair value measurement disclosures on derivatives. <span id="i542f7d27dc1e481a8dacb4f033a3b09e_**
The following table presents the notional amounts and fair values of the

Company's derivatives as of June 30, 2024 and December 31, 2023. Certain derivative contracts are cleared though central clearing organizations where variation margin is applied daily as settlement to the fair values of the contracts. The fair values are presented on a gross basis prior to the application of bilateral collateral and master netting agreements, but after the application of variation margin payments as settlement to fair values of contracts cleared through central clearing organizations. Applying variation margin payments as settlement to the fair values of derivative contracts cleared through the London Clearing House ("LCH") and the Chicago Mercantile Exchange ("CME") resulted in reductions in the derivative asset and liability fair values by $28 million and $37 million, respectively, as of June 30, 2024. In comparison, applying variation margin payments as settlement to LCH- and CME-cleared derivative transactions resulted in reductions in both the derivative asset and liability fair values by $43 million as of December 31, 2023. Total derivative asset and liability fair values are adjusted to reflect the effects of legally enforceable master netting agreements and

cash collateral received or paid. The resulting net derivative asset and liability fair values are included in Other assets and Accrued expenses and other liabilities, respectively, on the Consolidated Balance Sheet. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:30.040%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
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style="width:1.846%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:1.708%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="42" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">December 31, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">Fair

Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional Amount</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Assets </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Liabilities </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional Amount</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Assets </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Liabilities </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Derivatives designated as hedging instruments: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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hedges: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Interest rate contracts </td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,250,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">11,484 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">54,557 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,250,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,421 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,124 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Net investment hedges: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Foreign exchange contracts </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">81,480 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,394 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:15.75pt;text-indent:-4.5pt">Total derivatives designated as hedging instruments </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">5,250,000 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">11,484 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">54,557 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">5,331,480 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">53,815<span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">13,124 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>~~

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Derivatives not designated as hedging instruments: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Interest rate contracts </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">16,927,202 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">448,106 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">446,957 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">17,387,909 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">423,486 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">420,812 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Commodity contracts (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,946 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">70,900 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">79,604 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">121,670 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Foreign exchange contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,865,583 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,684 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,598 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,827,149 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">53,678 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,564 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Credit contracts <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">117,751 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

***colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">118,391 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity contracts </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top">(3)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top">(4)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">336 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top">(3)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:top">(4)</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 16.75pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total derivatives not designated as hedging instruments</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">20,910,536 </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">542,976 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">558,588 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">23,333,449 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">557,105<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">600,190 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 16.75pt;text-align:left;vertical-align:bottom">Gross derivative assets/liabilities</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-

align:right;vertical-align:bottom">554,460 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">613,145<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">610,920<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">613,314 </td><td style="background-color:#ffffff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-align:bottom">Less: Master netting agreements</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(106,525)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(106,525)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(75,534)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(75,534)</td><td style="background-color:#cceeff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-align:bottom">Less: Cash collateral received</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(335,285)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,665)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(237,258) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(636) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 36.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Net derivative assets/liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">112,650 </td><td style="background-color:#cceeff;border-bottom:3pt double

#000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">503,955 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">298,128 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td
style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$
</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">537,144<span
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">
</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr></table> (1)The notional amount of the Company's commodity contracts totaled 18,230 thousand barrels of crude oil and 421,525 thousand units of natural gas, measured in million British thermal units ("MMBTUs") as of June 30, 2024. In comparison, the notional amount of the Company's commodity contracts totaled 18,631 thousand barrels of crude oil and 328,844 thousand MMBTUs of natural gas as of December 31, 2023. <div style="padding-left:18pt;text-

align:justify;text-indent:-18pt">(2)The notional amount of the credit contracts reflects the Company's pro-rata share of the underlying derivative instruments' notional amount in RPAs. (3)The Company held warrant equity contracts in 10 private companies and one public company as of June 30, 2024, and 11 private companies and one public company as of December 31, 2023. <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%">(4)Equity contracts classified as derivative liabilities consist of 349,138 performance-based RSUs granted as part of EWBC's consideration in its investment in Rayliant. <span id="i542f7d27dc1e481a8dacb4f033a3b09e_The following table presents the notional amounts and the gross fair values of the interest rate and foreign exchange derivatives entered into with customers and with third-party financial institutions as economic hedges to customers' positions as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td

style="width:1.0%"></td><td
style="width:25.107%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
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style="width:1.0%"></td><td
style="width:10.613%"></td><td
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style="width:10.613%"></td><td
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style="width:0.385%"></td><td
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style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.613%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.618%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Notional Amount</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Liabilities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional Amount</td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Liabilities</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Customer-related positions:

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Interest rate contracts:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Swaps</td><td

~~colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,826,308 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span~~

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">9,729 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">423,880 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,835,822 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">25,649 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">377,388 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-

align:left;vertical-align:bottom">Written options</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,369,229 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,929 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,522,531 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,756 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">Collars and corridors</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">259,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">96 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2,496 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">322,732 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">440 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,481 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,454,618 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,825 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">436,305 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,681,085 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">26,089 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">394,625 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Foreign exchange contracts:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Forwards and spot</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">535,153 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">5,897 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,428 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">956,618 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,466 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,756 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,197,938 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,515 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,558 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,588,491 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,801 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,118 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Purchased options </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,051 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1,839 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Subtotal</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,821,091 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,463 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,986 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,681,109 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,106 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,874 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td

colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,275,709 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">25,288 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">450,291 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">11,362,194 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">43,195<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">419,499 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Economic hedges: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Interest rate contracts:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

13pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,844,274 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">425,796 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,552 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,861,561 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">380,123 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">25,731 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Purchased options</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,369,229 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">9,981 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,522,531 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,783 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td

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<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:400;line-
height:100%">Collars and***

corridors</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">259,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,504 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">100 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">322,732 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,491 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">456 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,472,584 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">438,281 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">10,652 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,706,824 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">397,397 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,187 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Foreign

exchange contracts:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

***colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Forwards and spot</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,546 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">128 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">148,003 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">292 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">94 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,889,946 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,169 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,433 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,862,037 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">36,280 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Written options </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2,051 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,839 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,044,492 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,221 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">11,612 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,146,040 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">36,572 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,690 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,517,076 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">456,502 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt

solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">22,264 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,852,864 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-

color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">433,969 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">43,877 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> <span id="i542f7d27dc1e481a8dacb4f033a3b09e_

The Company enters into energy commodity contracts with its customers in the oil and gas sector, which allow them to hedge against the risk of fluctuation in energy commodity prices. Offsetting contracts entered with third-party financial institutions are used as economic hedges to manage the Company's exposure on its customer-related positions. The following table presents the notional amounts in units and the gross fair values of the commodity derivatives issued for customer-related positions and economic hedges as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:21.122%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

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style="height:3pt"><td colspan="51"
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colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fair Value</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ and unit in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional Units</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Liabilities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Notional Units</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">Liabilities</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Customer-related positions:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commodity contracts:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Crude oil:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Swaps</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,907 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,897 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">857 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,277 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">3,735 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">15,445 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Collars</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,180 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Barrels</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,366 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">5,966 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,820 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,103 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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align:right;vertical-align:bottom">9,087 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,263 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">900 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,243 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,555 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">20,548 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Natural gas: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">148,337 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,796 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,998 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">118,325 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">438 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">73,793 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Collars</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,277 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,297 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">12,005 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,854 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,400 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">

Written options</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,710 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">124 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">212,324 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,217 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">56,003 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">166,053 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">459 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">94,426 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 31pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">25,480 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">56,903<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">6,014 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">114,974 </td><td style="background-

color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Economic hedges: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Commodity contracts:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Crude oil:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,963 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,308 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">10,871 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,422 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">9,166 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">4,924 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Collars</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,180 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">1,983 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,966 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,685 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,467 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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Subtotal</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,143 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,311 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,854 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">9,388 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">Barrels</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,851 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,391 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Natural gas:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3"
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1pt"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Swaps</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">145,824 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,395 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">391 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">116,463 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49,941 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">305 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Collars</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">61,667 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,760 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">648 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,454 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,565 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Purchased options</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,710 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">104 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1,874 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">233 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Subtotal</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">209,201 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,155 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,143 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">162,791 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">MMBTUs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,739 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">305 </td><td style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 31pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt

solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">35,466 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,997 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-~~

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">73,590 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt

solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,696 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="51" style="border-bottom:1pt

solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> 2800000037000000430000004300000 style="text-align:justify;text-indent:36pt">The following table presents the pre-tax changes in AOCI from cash flow hedges for the three and six months ended June 30, 2024 and 2023. The after-tax impact of cash flow hedges on AOCI is shown in Note 14 — Accumulated Other Comprehensive Income (Loss) to the Consolidated Financial Statements in this Form-10-Q. <table style="border-

collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:47.291%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td

style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.293%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:middle">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:middle">Six Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-

align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">2024</td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gains (losses) recognized in AOCI: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">25,095 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(96,457)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">115,471 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(66,614)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr>

<tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Gains (losses) reclassified from AOCI into earnings: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">Interest expense (for cash flow hedges on borrowings)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">696 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 16.75pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Interest and dividend income (for cash flow hedges on loans)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(24,594) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(20,252) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(49,199) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33,206) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr> <tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 16.75pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Noninterest income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,614 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(24,594)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 0;text-align:right;vertical-align:bottom">(20,252)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(49,199)</td><td style="background-color:#ffffff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(30,896)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> (1)Represents the amounts in AOCI reclassified into earnings as a result that the forecasted cash flows were no longer probable to occur. 25095000-96457000115471000-66614000000696000-24594000-20252000-49199000-33206000001614000-24594000-20252000-49199000-30896000The following table presents the pre-tax gains or losses recognized in AOCI on net investment hedges for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td

style="width:1.0%"></td><td
style="width:49.705%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.613%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.616%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="27"
style="border-top:1pt solid

#000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:middle">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:middle">Six Months Ended June 30,</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:middle">2023</td></tr>

<tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gains recognized in AOCI </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,899 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">586 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,823 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> 0389900058600028230000P1YP1Y682 style="text-align:justify;text-indent:36pt">The following table presents the net gains (losses) recognized on the Company’s Consolidated Statement of Income related to derivatives not designated as hedging instruments for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-

bottom;width:100.000%"><tr><td
style="width:1.0%"></td><td
style="width:21.560%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:22.730%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.333%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-

align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Classification on Consolidated Statement of Income </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Derivatives not designated as hedging instruments: </td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Interest rate contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Customer derivative income </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,099 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,222 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,583 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(1,261)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Foreign exchange contracts</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:2px 6.62pt;text-align:center;vertical-align:bottom">Foreign exchange income</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,349 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,898 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27,129 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,340 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-

align:bottom">Credit contracts</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Customer derivative income </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity contracts - warrants </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">Lending fees</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(90)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(14)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(96)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(60)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Commodity contracts</td><td colspan="3"

***style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Customer derivative income </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">433 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">160 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">567 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">166 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Net gains</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">15,793 ***

</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">21,278 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,180 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,192 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="background-color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr>

</table> 1099000122200015830001261000143490001989800027129000303400030007000-90000-14000-96000-60000433000160000567000166000157930(style="text-align:justify;text-indent:36pt"><span id="i542f7d27dc1e481a8dacb4f033a3b09e_<span id="i542f7d27dc1e481a8dacb4f033a3b09e_The following tables present the gross derivative fair values, the balance sheet netting adjustments, and the resulting net fair values recorded on the Consolidated Balance Sheet, as well as the cash and noncash collateral associated with master netting arrangements. The gross amounts of derivative assets and liabilities are presented after the application of variation margin payments as settlements to the fair values of contracts cleared through central clearing organizations, where applicable. The collateral amounts in the following tables are limited to the outstanding balances of the related asset or liability. Therefore, instances of over-collateralization are not shown:

<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:15.128%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.204%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.204%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.204%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:12.204%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.250%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">As of June 30, 2024</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:39pt"><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Gross Amounts Offset on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amounts Presented on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Not Offset on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td></tr><tr style="height:23pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Recognized (1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Master Netting Arrangements</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="text-align:center">Cash Collateral Received (3) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:0 1pt"> </td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Security Collateral Received (5) </td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Net Amount </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative assets</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">554,460 </td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(106,525) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(335,285) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">112,650 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(78,411)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">34,239 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-

top:1pt solid #000;padding:0 1pt"></td></tr><tr style="height:39pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Offset on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amounts Presented on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Gross Amounts Not Offset on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr style="height:23pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Recognized (2) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Master

Netting Arrangements</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Cash Collateral Pledged (4) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Security Collateral Pledged <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-

***height:100%;position:relative;top:-3.15pt;ve
align:baseline">(5) </td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="padding:2px
1pt;text-align:left;vertical-align:bottom">
<span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Net
Amount </td></tr><tr><td
colspan="3" style="background-
color:#cceeff;padding:2px 1pt 2px
5.5pt;text-align:left;text-
indent:-4.5pt;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%"><span
style="-sec-ix-hidden:f-2064">Derivative
liabilities</td><td
colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-color:#cceeff;border-
bottom:1pt solid #000000;border-top:1pt
solid #000;padding:2px 0 2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">$
</td><td style="background-***

color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">613,145 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(106,525)

</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(2,665)</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">503,955 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">503,955 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:15.128%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.204%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.204%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.204%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.204%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.250%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.602%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="padding:2px 1pt;text-align:center;vertical-align:bottom">As of December 31, 2023</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:39pt"><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Offset on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="2" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amounts Presented on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Gross Amounts Not Offset on the Consolidated Balance Sheet </td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr style="height:23pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Recognized <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Master Netting Arrangements</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Cash Collateral Received (3) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Security

Collateral Received (5) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amount </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative assets</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">610,920 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(75,534) </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(237,258)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">298,128 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(246,259) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">51,869 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt">

</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr style="height:39pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Gross Amounts Offset on the Consolidated Balance Sheet</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Net Amounts Presented on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Not Offset on the Consolidated Balance Sheet </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr style="height:23pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross Amounts Recognized <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-

***height:100%;position:relative;top:-3.15pt;ve
align:baseline">(2) </td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="border-top:1pt
solid #000;padding:2px 1pt;text-
align:center;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Master
Netting Arrangements</td><td
colspan="3" style="border-top:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-top:1pt solid
#000;padding:2px 1pt;text-
align:left;vertical-align:bottom"><div
style="text-align:center"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Cash
Collateral Pledged <span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-
size:5.85pt;font-weight:700;line-
height:100%;position:relative;top:-3.15pt;ve
align:baseline">(4) </td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="padding:0 1pt">
</td><td colspan="3" style="border-
top:1pt solid #000000;padding:2px***

1pt;text-align:left;vertical-align:bottom"> Security Collateral Pledged <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(5) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Net Amount </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Derivative liabilities</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">613,314 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(75,534)</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">(636)
</td><td style="background-
color:#cceeff;border-bottom:1pt solid
#000000;border-top:1pt solid
#000000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-color:#cceeff;border-
bottom:1pt solid #000000;border-top:1pt
solid #000000;padding:2px 0 2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">$
</td><td style="background-
color:#cceeff;border-bottom:1pt solid
#000000;border-top:1pt solid
#000000;padding:2px 0;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-
height:100%">537,144 </td><td
style="background-color:#cceeff;border-
bottom:1pt solid #000000;border-top:1pt
solid #000000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-***

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">537,144 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)Includes $3 million of gross fair value assets with counterparties that were not subject to

enforceable master netting arrangements or similar agreements as of both June 30, 2024 and December 31, 2023. (2)Includes $17 million and $16 million of gross fair value liabilities with counterparties that were not subject to enforceable master netting arrangements or similar agreements as of June 30, 2024 and December 31, 2023, respectively. (3)Gross cash collateral received under master netting arrangements or similar

agreements was $356 million and $244 million as of June 30, 2024 and December 31, 2023, respectively. Of the gross cash collateral received, $335 million and $237 million were used to offset derivative assets as of June 30, 2024 and December 31, 2023, respectively. (4) Gross cash collateral pledged under master netting arrangements or similar agreements was $3 million and $1 million as of June 30, 2024 and December 31, 2023, respectively. Of the gross cash collateral pledged, $3 million and $1 million <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:120%">were used to offset derivative liabilities as of June 30, 2024 and December 31, 2023, respectively. (5) Represents the fair value of security collateral received or pledged limited to derivative assets or liabilities that are subject to enforceable master netting arrangements or similar agreements. U.S. GAAP does not permit the netting of noncash collateral on the Consolidated Balance Sheet but requires the disclosure of such amounts. 5544600001065250003352850001126 356000000244000000335000000237000000 Receivable and Allowance for Credit Losses <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-

weight:400;line-height:120%">The following table presents the composition of the Company's loans held-for-investment outstanding as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:67.321%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.104%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.107%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="15" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-

align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,875,009 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,581,079 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,562,595 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,777,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Multifamily residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,100,210 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,023,163 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">664,793 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">663,868 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,327,598 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,464,112 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,202,607 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,045,191<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Residential mortgage:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,747,769 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,383,060 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">1,761,379 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,722,204 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Total residential mortgage</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,509,148 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,105,264 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Other consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,154 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,327 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

25.75pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,565,302 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">15,165,591 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total loans held-for-investment (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,767,909 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,210,782 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Allowance for loan losses</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">(683,794)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(668,743)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loans held-for-investment, net <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,084,115 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">51,542,039 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="15" style="background-

color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)Includes <span id="i2e65cda4d73a4cdc886dad2df961fd78_
$53 million and $71 million of net deferred loan fees and net unamortized premiums as of June 30, 2024 and December 31, 2023, respectively.
 Accrued interest receivable on loans held-for-investment was $266 million and $267 million as of June 30, 2024 and December 31, 2023, respectively, and was included in <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">Other assets on the Consolidated Balance Sheet. The interest income reversed was insignificant for both the three and six months ended June 30, 2024 and 2023. For the Company's accounting policy on accrued interest receivable related to loans held-for-investment, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Loans Held-for-Investment to the Consolidated Financial Statements of the Company's 2023 Form 10-K. The Company also has loans held-for-sale. For the Company's accounting policy on loans held-for-sale, refer to <span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%">Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Loans Held-for-Sale to the Consolidated Financial Statements in the Company's 2023 Form 10-K.
 The Company's FRBSF and FHLB borrowings are primarily secured by loans held-for-investment. Loans held-for-investment totaling $37.0 billion and $37.2***

***billion, respectively, were pledged to secure borrowings and provide additional borrowing capacity as of June 30, 2024 and December 31, 2023.
 Credit Quality Indicators
 All loans are subject to the Company's credit review and monitoring process. For the commercial loan portfolio, loans are risk rated based on an analysis of the borrower's current payment performance or delinquency, repayment sources, financial and liquidity factors, including industry and geographic considerations. For the consumer loan portfolio, payment performance or delinquency is typically the driving indicator for risk ratings. ***

***
 The Company utilizes internal credit risk ratings to assign each individual loan a risk rating of 1 through 10: • Pass — loans risk rated 1 through 5 are assigned an internal risk rating category of “Pass.” Loans risk rated 1 are typically loans fully secured by cash. Pass loans have sufficient sources of repayment to repay the loan in full, in accordance with all terms and conditions. <div***

style="padding-left:72pt;text-align:justify;text-indent:-18pt">•Special mention — loans assigned a risk rating of 6 have potential weaknesses that warrant closer attention by management; these are assigned an internal risk rating category of “Special Mention.” •Substandard<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> — loans assigned a risk rating of 7 or 8 have well-defined weaknesses that may jeopardize the full and timely repayment of the loan; these are assigned an internal risk rating category of "Substandard." •Doubtful — loans assigned a risk rating of 9 have insufficient sources of repayment and a high probability of loss; these are assigned an internal risk rating category of "Doubtful." <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-

***weight:400;line-height:120%">•Loss — loans assigned a risk rating of 10 are uncollectible and of such little value that they are no longer considered bankable assets; these are assigned an internal risk rating category of “Loss.”
 Loan exposures categorized as criticized consist of special mention, substandard, doubtful and loss categories. The Company reviews the internal risk ratings of its loan portfolio on a regular basis, and adjusts the ratings based on changes in the borrowers’ financial status and the collectability of the loans.
 ***

*** The following tables summarize the Company's loans held-for-investment and year-to-date gross write-offs by loan portfolio segments, internal risk ratings and vintage year as of the periods presented. The vintage year is the year of loan origination, renewal or major modification. Revolving loans that are converted to term loans presented in the tables below are excluded from term loans by vintage year columns. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:19.544%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.659%"></td><td style="width:0.1%"></td><td***

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style="padding:0 1pt"></td><td
colspan="3" style="padding:0 1pt"></td>

<td colspan="51" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2022</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">2021</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2020</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Prior</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Revolving Loans</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-

align:left;vertical-align:bottom"> Revolving Loans Converted to Term Loans (1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">C&I:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,053,645 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,013,510 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,248,640 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,047,295 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">286,440 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">352,329 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,369,005 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">23,548 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,394,412 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none">

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height:100%">30,279 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">115,671 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">80,715 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,908 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,126 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">124,427 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">413,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,911 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">14,606 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,752 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,484 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,929 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">943 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,960 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

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New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,058,395 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,387,063 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,137,494 </td><td

style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">291,683 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">424,384 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,494,375 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,548 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

***color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16,875,009 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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align:baseline">(2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">337 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">11,753 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,342 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">1,212 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,528 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19 </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,191 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

***weight:400;line-height:100%">CRE:
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1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">726,897 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,337,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,885,787 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,053,076 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,371,437 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">3,573,736 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100,131 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49,863 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,098,564 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">11,005 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,071 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">55,768 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,633 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">67,955 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">185,529 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,790 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">432,751 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,750 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,020 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">469 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">18,041 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,280 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,405,458 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,941,555 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,095,729 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,439,861 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,777,306 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100,131 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">64,653 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,562,595 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Gross write-offs for the six months ended June 30, 2024(2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,261 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,261 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle">Multifamily residential:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">162,350 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">671,221 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1,480,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">792,114 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">624,947 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,297,867 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,263 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,268 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,047,532 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

***color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,380 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,723 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,968 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,071 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,607 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,607 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 17.5pt;text-align:left;text-indent:-4.5pt;vertical-align:middle">Subtotal multifamily residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">162,350 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">671,221 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,493,882 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">823,837 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">624,947 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,305,442 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,263 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,268 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,100,210 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross write-offs for the six months ended June 30, 2024 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:

color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:

color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Construction and land:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">Pass</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,157 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">314,253 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

***color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">228,865 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,236 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,271 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">652,782 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">Criticized (accrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">695 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—

***color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">695 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 17.5pt;text-align:left;text-indent:-4.5pt;vertical-align:middle">Subtotal construction and land</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">15,157 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">314,253 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">240,876 </td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,236 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,271 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">664,793 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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indent:-4.5pt">Gross write-offs for the six months ended June 30, 2024 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,144 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,144 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">915,409 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">3,390,932 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,676,313 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,007,802 </td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,064,808 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,089,019 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">117,394 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">65,921 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,327,598 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2,144 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,267 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,411 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,973,476 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,449,327 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,063,376 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,145,296<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,356,491 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,513,403 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,611,769 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">89,469 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">37,202,607<span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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colspan="3" style="background-
color:#ffffff;padding:2px 1pt;text-
align:left;vertical-align:bottom"><div
style="padding-left:6.75pt;text-
indent:-4.5pt"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:8pt;font-
weight:700;line-height:100%">Total
commercial gross write-offs for the six
months ended June 30, 2024<span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:5.2pt;font-
weight:700;line-
height:100%;position:relative;top:-2.8pt;ver
align:baseline"> (2) </td>
<td colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td><td
style="background-color:#ffffff;border-
top:1pt solid #000;padding:2px 0 2px
1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">337 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,897 </td><td style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">14,342 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,212 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,795 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19

 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">33,602 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td

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colspan="3" style="border-bottom:1pt solid
#000;padding:0 1pt"></td><td***

colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"> </td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:19.544%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:6.659%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:7.245%"></td><td
style="width:0.1%"></td><td
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style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:7.099%"></td><td
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style="width:0.1%"></td><td
style="width:0.385%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:6.659%"></td><td
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style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:6.659%"></td><td
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style="width:0.1%"></td><td
style="width:0.385%"></td><td
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style="width:1.0%"></td><td
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style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.391%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.245%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.135%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="51" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

***weight:700;line-height:100%">June 30, 2024</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

***style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td></tr><tr><td colspan="3"
style="padding:0 1pt"></td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="33" style="border-top:1pt
solid #000000;padding:2px 1pt;text-
align:center;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:8pt;font-
weight:700;line-height:100%">Term Loans
by Origination Year</td><td
colspan="3" style="border-top:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="border-top:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="border-top:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="border-top:1pt solid
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colspan="3" style="border-top:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="border-top:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td></tr><tr><td colspan="3"
style="padding:2px 1pt;text-
align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">2022</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2021</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2020</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Prior</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Revolving Loans</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Revolving Loans Converted to Term Loans <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;ver
align:baseline">(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

***solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Single-family residential:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Pass(3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,162,393 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">2,965,129 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,214,153 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,175,945 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,504,722 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,676,170 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,698,512 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">353 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,166 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,701 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,589 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,120 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">6,077 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,006 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Criticized (nonaccrual) (3) </td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,028 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,293 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,201 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,067 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,179 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,483 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,251 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 17.5pt;text-align:left;text-indent:-4.5pt;vertical-align:middle">Subtotal

single-family residential mortgage</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,164,774 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,977,588 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,221,055 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,180,601 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1,508,021 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,695,730 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,747,769 </td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross write-offs for the six months ended June 30, 2024 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

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color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">HELOCs:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

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style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,382 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">3,797 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,712 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,576 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,253 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,589,193 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">126,170 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">1,742,930 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,221 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,072 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">339 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">603 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">993 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">503 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">488 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,219 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">517 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,208 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,095 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">930 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,513 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,967 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,230 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Subtotal HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,899 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">6,226 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,879 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">3,845 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,450 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,759 </td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,589,696 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">130,625 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,761,379 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle">Total residential mortgage</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,169,673 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,983,814 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,228,934 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2,184,446 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,512,471 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">2,709,489 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,589,696 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">130,625 </td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,509,148 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total residential mortgage gross write-offs for the six months ended June 30,

2024 (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,886 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">19,907 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">133 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

***color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,858 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,113 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,934 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,015 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">205 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">205 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 16pt;text-align:left;vertical-align:middle">Total other consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,901 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,907 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">133 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">6,858 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,318 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,154 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross write-offs for the six months ended June 30, 2024<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;ver align:baseline"> (2) </td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">22 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,173,574 </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,983,851 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,248,841 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,184,579 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,512,471<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,716,347 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,615,014 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">130,625 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">15,565,302 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total consumer gross write-offs for the six months ended June 30, 2024 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;ver

align:baseline">(2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">22 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td

style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">31 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total loans held-for-investment:</td><td

***colspan="3" style="background-color:#ffffff;padding:0 1pt"></td>

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">3,128,710 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">8,305,584 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,082,566 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,159,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">3,791,393 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">7,921,484 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,097,705 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">200,849 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">51,687,666<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,884 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">98,737 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">188,287 </td><td style="background-

***color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">145,999 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">71,586 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">255,693 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">127,930<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,278 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">915,394<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,456 </td><td style="background-

***color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,857 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41,364 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,501 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,983<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,573 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,148<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,967 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">164,849<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">8,433,178 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">10,312,217 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">6,329,875 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">3,868,962 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">8,229,750<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">12,226,783 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">220,094 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,767,909 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total loans held-for-investment gross write-offs for the

six months ended June 30, 2024
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:5.2pt;font-weight:700;line-
height:100%;position:relative;top:-2.8pt;ver
align:baseline"> (2) </td>
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color:#cceeff;padding:0 1pt"></td><td
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double #000;padding:2px 0 2px 1pt;text-
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New Roman',sans-serif;font-size:8pt;font-
weight:700;line-height:100%">$
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color:#cceeff;border-bottom:3pt double
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New Roman',sans-serif;font-size:8pt;font-
weight:700;line-height:100%">—
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family:'Times New Roman',sans-serif;font-
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style="background-color:#cceeff;border-
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double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">337 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">13,897 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">14,342 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">1,212 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">3,804 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">41 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">33,633 </td><td style="background-

color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="57" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:17.467%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.087%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

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weight:700;line-height:100%">Term Loans by Origination Year</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2022</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">2021</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2020</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2019</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Prior</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Revolving Loans</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Revolving Loans Converted to Term Loans <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;ver
align:baseline">(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt

solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

***solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">C&I:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"

style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,314,463 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,628,560 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">1,296,936 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">331,982 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">245,173 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">164,159 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,053,757 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20,143 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,055,173 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">105,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">67,899 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">120,574 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,064 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">40,920 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,098 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">117,196 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">488,870 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

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height:100%">7,916 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">131 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,819 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,979 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,137 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">950 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,036 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td

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style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,421,686 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,704,375 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,417,641 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">351,865 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">289,072 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">204,394 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,171,903 </td>

<td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,143 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16,581,079 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross write-offs for the year ended December 31, 2023 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">350 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,454 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">424 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,758 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,748 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,648 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,593 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,975 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #

color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,492,915 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,086,385 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,216,257 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,428,724 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,600,844 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,494,382 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92,851 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,771 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,475,129 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized

(accrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,855 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,485 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">30,336 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,250 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,437 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">104,340 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">278,703 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">444 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,805 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,249 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,120,870 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,246,593 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,476,974 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,625,725 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,621,527 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92,851 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,771 </td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,777,081 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross write-offs for the year ended December 31, 2023<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline"> (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,329 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">1,329 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> <span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Multifamily residential: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">665,780 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,481,161 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">808,333 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,408 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">498,491 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">857,713 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,690 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,281 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,933,857 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,356 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">54,614 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">693 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,974 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">84,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,669 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,669 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 17.5pt;text-align:left;text-indent:-4.5pt;vertical-align:middle"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Subtotal multifamily residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">665,780 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,484,517 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">862,947 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,408 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">499,184 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">888,356 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">8,690 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,281 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">5,023,163 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Gross write-offs for the year ended December 31, 2023 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"> — </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">3 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Construction and land: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">209,775 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">280,151 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">120,724 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,928 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">808 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,501 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,981 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">663,868 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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height:100%">209,775 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">280,151 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">120,724 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,928 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">808 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,501 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,981 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">663,868 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,405,325 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,885,538 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,230,264 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,129,310 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,125,717 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">3,515,384 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108,522 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">64,052 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,464,112 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total CRE gross write-offs for the year ended

December 31, 2023 (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:

color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,332 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,332 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="background-color:#ccceff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Total commercial</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,827,011 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,589,913 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,647,905 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">2,481,175 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,414,789 </td><td style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,719,778 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,280,425 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">84,195 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">37,045,191 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total commercial gross write-offs for the year ended December 31, 2023 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">350 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">10,454 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">424<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,758 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,748 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,980 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">1,593 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">30,307 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid

#000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-

table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:17.467%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.087%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.964%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.087%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.087%"></td><td style="width:0.1%"></td><td

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colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="51" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Loans by Origination Year</td><td colspan="3" style="border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">2022</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2021</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2020</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">2019</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Prior</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Revolving Loans</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Revolving Loans Converted to Term Loans <span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline">(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Residential mortgage: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Single-family residential:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Pass<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;ver

align:baseline">(4) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,188,830 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">3,340,789 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,279,802 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,594,525 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">980,686 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,959,974 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,344,606 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2,680 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,471 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">566 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,440 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,503 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,167 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,827 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Criticized (nonaccrual) (3) </td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,466 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">837 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">3,902 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,626 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,715 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,627 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 17.5pt;text-align:left;text-indent:-4.5pt;vertical-align:middle">Subtotal single-family residential mortgage</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,195,976 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,346,097 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,284,270 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,598,046 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">985,815 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,972,856 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,383,060 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-

***color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000

color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">HELOCs:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

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style="background-color:#ffffff;padding:0
1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,641 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">3,882 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,734 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,153 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">729 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,251 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,551,074 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">126,280 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,699,744 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">565 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">1,219 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,872 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">101 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">185 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,470 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">2,548 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,089 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,049 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">815 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">856 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">413 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">72 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">584 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,863 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">279 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,529 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,411 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Subtotal HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,021 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,957 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,019 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,326 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,498 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,584 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,553,901 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">130,898 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,722,204 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Gross write-offs for the year ended December 31, 2023(2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 10pt;text-align:left;text-indent:-9pt;vertical-align:middle">Total residential mortgage</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,200,997 </td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,352,054 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,288,289 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,601,372 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">987,313 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,990,440 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,553,901 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">130,898 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,105,264 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total

***residential mortgage gross write-offs for the year ended December 31, 2023 (2) </td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">47 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom">Other consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,286 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">135 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,244 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,432 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

***align:right;vertical-align:bottom">60,195 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">132 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">132 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"><div

style="padding-left:27pt;text-indent:-9pt">Total other consumer </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,286 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,098 </td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">135 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,244 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,564 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">60,327 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:bottom">Total

consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,203,283 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,370,152 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">2,288,424 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,601,372<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">987,313 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,003,684 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,580,465 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">130,898 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,165,591<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total consumer gross write-offs for the year ended December 31, 2023 (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">—

 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">41 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">47 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total by Risk Rating:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">8,877,690 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">10,839,026 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,723,921 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,010,720 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,326,731 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,504,224<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,739,785 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">210,475 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">51,232,572 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">145,219<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">111,430 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">207,962 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">64,855 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">67,738 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">158,049 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">119,744 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,089 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">876,086 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,385<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,609 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,446<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,972 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">7,633 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">61,189 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">1,361 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,529 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">102,124 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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***style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,030,294 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,960,065 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,936,329 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">4,082,547 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,402,102<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,723,462 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,860,890 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">215,093 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">52,210,782 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total loans held-for-investment gross write-offs for the year ended December 31, 2023 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">350 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">10,454 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">424

*** </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">3,758 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-***

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">9,748 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">4,021 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-

align:right;vertical-align:bottom">1,593 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">6<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">30,354 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td

colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double

#000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> (1)$1 million and $8 million of total commercial loans, comprised of C&I and CRE re<span style="background-color:#ffffff;color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:120%">volving loans, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison, $1 million and $14 million of total commercial loans, primarily comprised of CRE revolving loans converted to term loans during the three and six months ended June 30, 2023, respectively. $18 million and $28 million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison,

$10 million and $14 million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2023, respectively. (2)Excludes gross write-offs associated with loans the Company sold or settled. <div style="padding-

***left:18pt;text-align:justify;text-indent:-18pt">(3)As of both June 30, 2024 and December 31, 2023, $1 million of nonaccrual loans whose payments were guaranteed by the Federal Housing Administration were classified with a “Pass” rating. Nonaccrual and Past Due Loans
 <span id="i2e65cda4d73a4cdc886dad2df961fd78_<span id="i2e65cda4d73a4cdc886dad2df961fd78_<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-***

***height:120%">Loans that are 90 or more days past due are generally placed on nonaccrual status unless the loan is well-collateralized and in the process of collection. Loans that are less than 90 days past due but have identified deficiencies, such as when the full collection of principal or interest becomes uncertain, are also placed on nonaccrual status. <span id="i2e65cda4d73a4cdc886dad2df961fd78_
The following tables present the aging analysis of loans held-for-investment as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:25.215%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td***

style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
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style="display:none"></td><td

style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.606%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Current Accruing Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Accruing Loans 30-59 Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Accruing Loans 60-89 Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Accruing Past Due Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Nonaccrual Loans </td><td colspan="3" style="border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Loans </td></tr><tr><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,785,688 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">12,851 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">9,510 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">22,361 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">66,960 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,875,009 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">14,518,793 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,627 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">895 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,522 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,280 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,562,595 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Multifamily residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">5,094,712 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">891 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">891 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">4,607 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,100,210 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">653,477 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">11,316 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">664,793 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2"

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,266,982 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,518 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">895 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,413 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,203 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,327,598 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,052,670 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">25,369 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,405 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,774 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">114,163 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,202,607 </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,667,351 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">29,993 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,141 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">42,134 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,284 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">13,747,769 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,729,694 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,236 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,219 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,455 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,230 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,761,379 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-align:bottom">Total residential mortgage</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">15,397,045 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,229 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,360 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,589 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">51,514 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,509,148 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Other

consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">55,706 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">158 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">85 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">243 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">205 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,154 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total

consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,452,751 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,387<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,445 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,832 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">51,719 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,565,302 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 36.25pt;text-align:left;vertical-

align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,505,421 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">68,756 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">27,850 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">96,606 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">165,882 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,767,909 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td

colspan="39" style="background-color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:25.215%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.606%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0

1pt"></td><td colspan="33" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Current Accruing Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Accruing Loans 30-59 Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Accruing Loans 60-89 Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Accruing Past Due Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Nonaccrual Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Loans </td></tr><tr><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,508,394 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">28,550 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">7,099 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">35,649 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">37,036 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">16,581,079 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">14,750,315 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,719 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,798 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,517 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">23,249 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,777,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Multifamily residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">5,017,897 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">597 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">597
</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>
<td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,669 </td><td style="background-***

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,023,163 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">650,617 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,251 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,251 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">663,868 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">20,418,829 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,567 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,798 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,365 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">27,918 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,464,112 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3"

***style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,927,223 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,117 ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,897 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">53,014 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">64,954 ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,045,191 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">13,313,455 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,285 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,943 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,228 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">24,377 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,383,060 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,687,301 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,266 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">9,226 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,492 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">13,411 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,722,204 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total residential mortgage </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,000,756 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41,551 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">25,169 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,720 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,788 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,105,264 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-

align:bottom">Other consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,930 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,123 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">142 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,265 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">132 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,327 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,057,686 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">44,674 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,311 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">69,985 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">37,920 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,165,591 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 36.25pt;text-align:left;vertical-

align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">51,984,909 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">88,791 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">34,208 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">122,999 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">102,874 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,210,782 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="background-color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr>

</table> The following table presents the <span id="i2e65cda4d73a4cdc886dad2df961fd78_
amortized cost of loans on nonaccrual status for which there was no related allowance for loan losses as of both June 30, 2024 and December 31, 2023. Nonaccrual loans may not have an allowance for credit losses if the loan balances are well secured by collateral values and there is no loss expectation.
<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:66.443%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:14.543%"></td><td

style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:14.546%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="15" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px

1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,808 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">33,089 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,674 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">22,653 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Multifamily residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,210 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,235 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">11,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px

12.25pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">97,008 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">59,977 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">14,461 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,852 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,057 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,256 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,518 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,108 </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;text-indent:20.25pt;vertical-align:bottom">Total nonaccrual loans with no related allowance for loan losses</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">118,526 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">72,085<span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr style="height:3pt"><td colspan="15" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr> </table>
 Foreclosed Assets
 The Company acquires assets from borrowers through loan restructurings, workouts, or foreclosures. Assets acquired may include real properties***

***(e.g., real estate, land, and buildings) and commercial and personal properties. The Company recognizes foreclosed assets upon receiving assets in satisfaction of a loan (e.g., taking legal title or physical possession).
 Foreclosed assets, consisting of OREO and other nonperforming assets, are included in Other assets on the Consolidated Balance Sheet. The Company had $30 million of foreclosed assets as of June 30, 2024, compared with $11 million as of December 31, 2023. The Company commences the foreclosure process on consumer mortgage loans after a borrower becomes more than 120 days delinquent in***

***accordance with the Consumer Financial Protection Bureau guidelines. The carrying value of the consumer real estate loans that were in an active or suspended foreclosure process was $8 million as of both June 30, 2024 and December 31, 2023. Loan Modifications to Borrowers Experiencing Financial Difficulty
 As part of the Company's loss mitigation efforts, the Company may agree to modify the contractual terms of a loan to assist borrowers experiencing financial difficulty. The Company negotiates loan modifications on a case-by-case basis to achieve mutually agreeable terms that maximize loan collectability and meet the borrower's financial needs. The Company considers various factors to identify borrowers***

experiencing financial difficulty. The primary factor for consumer borrowers is delinquency status. For commercial loan borrowers, these factors include credit risk ratings, the probability of loan risk rating downgrades, and overall risk profile changes. The modification may include, but is not limited to, payment deferrals, interest rate reductions, term extensions, principal forgiveness, or a combination of such modifications. Commercial loan borrowers that require immaterial modifications such as insignificant interest rate changes, short-term extensions (90 days or less) from the original maturity date, or temporary waivers or extensions of financial covenants which would not constitute material credit actions, are generally not considered to be experiencing financial difficulty and are not included in the disclosure. Insignificant payment deferrals (three months or less in the last 12 months) are also not included in the disclosure. The following tables present the amortized cost

of loans that were modified during the three and six months ended June 30, 2024 and 2023 by loan class and modification type: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:32.087%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td

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<td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Three Months Ended June 30, 2024 </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Modification Type</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

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top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Term Extension/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate Reduction/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Modification as a % of Loan Class </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td

***colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">11,901 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,658 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">2,951 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20,510 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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***align:right;vertical-align:bottom">0.05 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="background-
color:#cceeff;padding:2px 1pt 2px
12.25pt;text-align:left;vertical-

align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,901 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">5,658 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,951 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-

top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,791 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,791 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">0.03 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,053 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,053 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.12 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">Other consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.34 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td>
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</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,844 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,844 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td

***colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">14,901 ***

</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,502 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,951 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,020 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">41,374 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:20.098%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
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colspan="3" style="display:none"></td>
<td style="width:1.0%"></td><td

style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.582%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="45" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="39" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-top:1pt

solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Modification Type</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Extension</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-

top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Term Extension/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate Reduction/ Term Extension </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Principal Forgiveness/ Rate Reduction/ Term Extension </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Modification as a % of Loan

Class </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,475 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,788 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">26,561 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.17 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3"

***style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,791 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,791 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">0.16 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,788 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,791 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">59,352<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

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New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">5,085 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">551 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,636 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">0.05 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">978 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">978 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,063<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">551 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,614 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,475 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,851 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">551 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">32,791 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-

color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">65,966 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="45" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-

collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:28.285%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.303%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.449%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.449%"></td><td

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bottom:1pt solid #000;padding:2px
1pt;text-align:center;vertical-
align:bottom"><span***

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Six Months Ended June 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Modification Type</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in

thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Extension</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Combination: Term Extension/ Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate Reduction/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Modification as a % of Loan Class</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">15,601 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">25,886 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,951 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">44,438 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.26 </td><td style="background-

***color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">30,570 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">54,891 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.27 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,886 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,951 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,570 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">99,329<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td>

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style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,528 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">8,528 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.06 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">6,881 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">517 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,398 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.42 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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align:bottom">Other consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.34 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td

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colspan="3" style="background-
color:#ffffff;padding:2px 1pt 2px
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align:bottom"><span
style="color:#000000;font-family:'Times***

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,409<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">517 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,926 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">42,922 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">41,295 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">2,951 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">31,087<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">118,255 </td><td style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:21.268%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

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style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.582%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="45" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="39" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Six Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Modification Type</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Extension</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Term Extension/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate Reduction/ Term Extension </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Principal Forgiveness/ Rate Reduction/ Term Extension </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Modification as a % of Loan Class </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">33,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">26,799 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">60,195 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.38 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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color:#ffffff;padding:2px 1pt 2px
4.75pt;text-align:left;vertical-***

align:bottom">CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">526 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

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weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.17 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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1pt;text-align:right;vertical-align:bottom">33,624 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,799 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,791

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">93,512 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,085 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">551 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">5,636 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">726 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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height:100%">0.09 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,063<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,277 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

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***colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">33,624 ***

</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">32,862 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,277 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">32,791 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">100,852 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="45" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table>
 The following tables present the financial effects of the loan modifications for the three and six months ended June 30, 2024 and 2023 by loan class and modification type: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:22.584%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.841%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.402%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.703%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="21" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="39" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Financial Effects of Loan Modifications for the Three Months Ended June 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:middle">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid

#000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Interest Rate Reduction</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Weighted-Average Term Extension (in years) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Payment Delay
(in years)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Principal Forgiveness </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times***

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Weighted-Average Interest Rate Reduction</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Term Extension (in years) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Payment Delay (in years) </td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:700;line-height:100%">Commercial:
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style="padding:0 1pt"></td><td
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top:1pt solid #000;padding:0 1pt"></td>
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</tr><tr><td colspan="3"
style="background-
color:#cceeff;padding:2px 1pt 2px
4.75pt;text-align:left;vertical-***

align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.0

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">345 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(1) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

***align:right;vertical-align:bottom">1.7</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.6</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.50 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.2</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.00 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.5</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">0.0</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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***colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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***color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.8</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">9.7</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:right;vertical-align:bottom">0.9</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.7</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.6</td></tr><tr><td colspan="3"

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color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Interest Rate Reduction</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Term Extension (in years) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-

***Average Payment Delay
(in years) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Principal Forgiveness</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Interest Rate Reduction</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Term Extension (in years) </td><td colspan="3" style="border-***

top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Payment Delay (in years) </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.5</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">345 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> (1) </td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.5</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.8</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.5</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.00 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.5</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

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***color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt

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<td colspan="3" style="background-
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align:left;text-indent:-4.5pt;vertical-
align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.8</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">9.7</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.9</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.25 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.8

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align:right;vertical-align:bottom">14.8</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.5</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.8</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

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 A modified loan may become delinquent and result in a payment default (generally 90 days past due) subsequent to modification. The following table presents information on

loans that defaulted during the three and six months ended June 30, 2024 that received modifications during the 12 months preceding payment default:
*** <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:22.876%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td***

***style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.528%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Term Extension</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate Reduction/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Combination: Term Extension/ Payment Delay </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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weight:700;line-height:100%">Total commercial</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">5,658 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

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***weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,613 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,438 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-

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style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,554 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">1,149 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,438 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,141 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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#000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,212 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-

color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,149 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">2,438 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">13,799 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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solid #000;padding:0 1pt"></td><td
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style="width:1.0%"></td><td style="width:13.528%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000;padding:0 1pt"></td><td

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</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Term Extension/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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weight:400;line-height:100%">5,658 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,487 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td>
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style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,829 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,658 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">13,487 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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align:right;vertical-align:bottom">7,575 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">2,823 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,398 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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align:right;vertical-align:bottom">1,149 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,823 </td><td style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,488 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,829 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">14,174 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,149 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,823 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$

</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">25,975 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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 In comparison, there were no loans that received modifications and subsequently***

defaulted during both the three and six months ended June 30, 2023. The Company monitors the performance of modified loans to borrowers experiencing financial difficulty to understand the effectiveness of its modification efforts. The following tables present the performance of loans that were modified in the twelve months ended June 30, 2024. For the comparative period, the amounts represent the performance of loans that were modified in the six months ended June 30, 2023, subsequent to the adoption of ASU 2022-02 on January 1, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

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style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="21" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Payment Performance as of June 30, 2024 </td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in

***thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

align:center;vertical-align:bottom">30 - 89 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">90+ Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td

***colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

***4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">67,004 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">7,829 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">74,833 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">54,892 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">54,892 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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color:#cceeff;padding:2px 1pt 2px
18.25pt;text-align:left;text-
indent:-4.5pt;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Total
commercial</td><td colspan="3"
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1pt"></td><td colspan="3"
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color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,829 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">129,725 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td

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color:#ffffff;padding:0 1pt"></td><td***

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</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,261 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,325 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">8,240 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,826 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">3,296 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,210 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,902 </td><td style="background-

***color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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6.25pt;text-align:left;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">Other
consumer</td><td colspan="3"
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1pt"></td><td colspan="3"
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</td><td colspan="2" style="background-
color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 18.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,621 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,450 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,728 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

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height:100%">139,553 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,621 </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,279 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">161,453 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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colspan="3" style="border-bottom:1pt solid
#000;border-top:3pt double
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
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<table style="border-
collapse:collapse;display:inline-
table;margin-bottom:5pt;vertical-align:text-
bottom;width:100.000%"><tr><td
style="width:1.0%"></td><td
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<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td

style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.619%"></td><td
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style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:11.619%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.624%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="27"
style="border-top:1pt solid #000;padding:0
1pt"></td></tr><tr><td colspan="3"
style="padding:0 1pt"></td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
colspan="21" style="padding:2px 1pt;text-
align:left;vertical-align:bottom"><div
style="text-align:center"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Payment Performance as of June 30, 2023 </td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

#000;padding:2px 1pt;text-align:center;vertical-align:bottom">Current</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">30 – 89 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> 90+ Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total</td></tr> <tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">7,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,989 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">60,195 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> CRE </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 18.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">81,523 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,989 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">93,512 </td><td style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-

***color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,045 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">591 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,636 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,704 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

***<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,704 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

***style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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<td colspan="3" style="display:none">
</td></tr><tr><td colspan="3"
style="background-
color:#cceeff;padding:2px 1pt 2px
18.25pt;text-align:left;text-
indent:-4.5pt;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Total
consumer</td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
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style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,749 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">591 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,340 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,591 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,989 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

***style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">100,852 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table>
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

***size:10pt;font-weight:400;line-height:120%">Commitments outstanding to lend additional funds to borrowers experiencing financial difficulty whose loans were modified were $12 million and $4 million, as of June 30, 2024 and December 31, 2023, respectively. <span id="i271b2c93c53b413fa31da71634089584_Allowance for Credit Losses
 The Company has a current expected credit losses framework for all financial assets measured at amortized cost and certain off-balance sheet credit exposures. The Company's allowance for credit losses, which includes both the allowance for loan losses and the allowance for unfunded credit commitments, is calculated with the***

objective of maintaining a reserve sufficient to absorb losses inherent in our credit portfolios. The measurement of the allowance for credit losses is based on management's best estimate of lifetime expected credit losses, periodic evaluation of the loan portfolio, lending-related commitments and other relevant factors.

The allowance for credit losses is deducted from the amortized cost basis of a financial asset or a group of financial assets so that the balance sheet reflects the net amount the Company expects to collect. Amortized cost is the principal balance outstanding, net of purchase premiums and discounts, deferred fees and costs, and escrow advances. Subsequent changes in expected credit losses are recognized in net income as a provision for, or a reversal of, credit loss expense.

***align:justify;text-indent:36pt">The allowance for credit losses estimation involves procedures to consider the unique risk characteristics of the portfolio segments. The majority of the Company's credit exposures that share risk characteristics with other similar exposures are collectively evaluated. The collectively evaluated loans include performing loans and unfunded credit commitments. If an exposure does not share risk characteristics with other exposures, the Company generally estimates expected credit losses on an individual basis. Allowance for Collectively Evaluated Loans
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-***

***size:10pt;font-weight:400;line-height:120%">The allowance for collectively evaluated loans consists of a quantitative component that assesses the different risk factors considered in our models and a qualitative component that considers risk factors external to the models. Each of these components are described below.
 Quantitative Component — The Company applies quantitative methods to estimate loan losses by considering a variety of factors such as historical loss experience, the current credit quality of the portfolio, and an economic outlook over the life of the loan. The Company incorporates forward-looking information using macroeconomic scenarios which include variables that are considered key drivers of increases and***

decreases in credit losses. The Company utilizes a probability-weighted, multiple-scenario forecast approach. These scenarios may consist of a base forecast representing management's view of the most likely outcome, combined with downside or upside scenarios reflecting possible worsening or improving economic conditions. The quantitative models incorporate a probability-weighted calculation of these macroeconomic scenarios over a reasonable and supportable forecast period. If the life of the loans extends beyond the reasonable and supportable forecast period, the Company will consider historical experience or long-run macroeconomic trends over the remaining life of the loans to estimate the allowance for loan losses.

***
 There were no changes to the reasonable and supportable forecast period, except to the***

***C&I segment, and no changes to the reversion to the historical loss experience method for the three and six months ended June 30, 2024 and 2023. The reasonable and supportable forecast period for the C&I segment changed from 11 quarters to eight quarters due to model redevelopment during the third quarter of 2023.
 The following table provides key credit risk characteristics and macroeconomic variables that the Company uses to estimate the expected credit losses by portfolio segment: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:28.724%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td***

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:33.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:33.406%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Portfolio Segment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Risk Characteristics</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Macroeconomic Variables</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:justify;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:justify;vertical-align:bottom">Age percentage, size at origination, delinquency status, sector and risk rating</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Unemployment rate, Gross Domestic Product (“GDP”), and U.S. Treasury rates <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-

***height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1)<span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">
</td></tr><tr><td colspan="3"
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color:#ffffff;padding:2px 1pt;text-
align:justify;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">CRE,
Multifamily residential, and Construction
and land</td><td colspan="3"
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1pt"></td><td colspan="3"
style="background-
color:#ffffff;padding:2px 1pt;text-
align:justify;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">Delinquency
status, maturity date, collateral value,
property type, and geographic
location</td><td colspan="3"
style="background-color:#ffffff;padding:0
1pt"></td><td colspan="3"
style="background-
color:#ffffff;padding:2px 1pt;text-***

align:justify;vertical-align:bottom">Unemployment rate, GDP, and U.S. Treasury rates</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Single-family residential and HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:justify;vertical-align:bottom">FICO score, delinquency status, maturity date, collateral value, and geographic location</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:justify;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Unemployment rate, GDP, and Home Price Indices</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Other consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Loss rate approach</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Immaterial(2) </td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> (1)<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

***size:8pt;font-weight:400;line-height:120%;padding-left:8.68pt">Macroeconomic variables were updated due to model redevelopment. (2) Macroeconomic variables are included in the qualitative estimate.
 Quantitative Component — <span style="color:#000000;font-family:'Times***

***New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">Allowance for Loan Losses for the Commercial Loan Portfolio
 The Company's C&I lifetime loss rate model estimates the loss rate expected over the life of a loan. This loss rate is applied to the amortized cost basis, excluding accrued interest receivable, to determine expected credit losses. The lifetime loss rate model's reasonable and supportable period spans eight quarters, thereafter, immediately reverting to the historical average loss rate, expressed through the loan-level lifetime loss rate.
 To generate estimates of expected loss at the loan level***

***for CRE, multifamily residential, and construction and land loans, projected probabilities of default (“PDs”) and loss given defaults (“LGDs”) are applied to the estimated exposure at default, considering the term and payment structure of the loan. The forecast of future economic conditions returns to long-run historical economic trends within the reasonable and supportable period.
 To estimate the life of a loan under both models, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience.
 Quantitative Component<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-***

***size:10pt;font-weight:400;line-height:120%">— Allowance for Loan Losses for the Consumer Loan Portfolio
 For single-family residential and HELOC loans, projected PDs and LGDs are applied to the estimated exposure at default, considering the term and payment structure of the loan, to generate estimates of expected loss at the loan level. The forecast of future economic conditions returns to long-run historical economic trends after the reasonable and supportable period. To estimate the life of a loan for the single-family residential and HELOC loan portfolios, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience. For other consumer loans, the Company***

***uses a loss rate approach. Qualitative Component — The Company considers the following qualitative factors in the determination of the collectively evaluated allowance if these factors have not already been captured by the quantitative model. Such qualitative factors may include, but are not limited to:
 •loan growth trends; <div style="padding-left:54pt;text-***

align:justify;text-indent:-18pt">• the volume and severity of past due financial assets, and criticized or adversely classified financial assets; • the Company's lending policies and procedures, including changes in lending strategies, underwriting standards, collection, write-off and recovery practices; <span style="color:#000000;font-family:'Arial',sans-serif;font-size:12pt;font-

weight:400;line-height:120%">•knowledge of a borrower's operations; •the quality of the Company's credit review system; •the experience, ability and depth of the Company's management and associates;

• the effect of other external factors such as the regulatory and legal environments, or changes in technology; • actual and expected changes in international, national, regional, and local economic and business conditions in which the Company operates; and <span style="color:#000000;font-

family:'Arial',sans-serif;font-size:12pt;font-weight:400;line-height:120%">• risk factors in certain industry sectors not captured by the quantitative models.
 The magnitude of the impact of these factors on the Company's qualitative assessment of the allowance for credit losses changes from period to period according to changes made by management in its assessment of these factors. The extent to which these factors change may be dependent on whether they are already reflected in quantitative loss estimates during the current period and the extent to which changes in these factors diverge from period to period.
 <div style="text-

***align:justify;text-indent:36pt">While the Company's allowance methodologies strive to reflect all relevant credit risk factors, there continues to be uncertainty associated with, but not limited to, potential imprecision in the estimation process due to the inherent time lag of obtaining information and normal variations between expected and actual outcomes. The Company may hold additional qualitative reserves that are designed to provide coverage for losses attributable to such risk.
 Allowance for Individually Evaluated Loans
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-***

***height:120%">When a loan no longer shares similar risk characteristics with other loans, such as in the case of certain nonaccrual loans, the Company estimates the allowance for loan losses on an individual loan basis. The allowance for loan losses for individually evaluated loans is measured as the difference between the recorded value of the loans and their fair value. For loans evaluated individually, the Company uses one of three different asset valuation measurement methods: (1) the fair value of collateral less costs to sell; (2) the present value of expected future cash flows; or (3) the loan's observable market price. If an individually evaluated loan is determined to be collateral dependent, the Company applies the fair value of the collateral less costs to sell method. If an individually evaluated loan is determined not to be collateral dependent, the Company uses the present value of future cash flows or the observable market value of the loan.
 <span id="i271b2c93c53b413fa31da71634089584_<span style="color:#000000;font-***

family:'Times New Roman',sans-serif;font-size:11pt;font-weight:400;line-height:120%">•Collateral-Dependent Loans — The allowance of a collateral-dependent loan is limited to the difference between the recorded value and fair value of the collateral less cost of disposal or sale. As of June 30, 2024, collateral-dependent commercial and consumer loans totaled $75 million and $23 million, respectively. In comparison, collateral-dependent commercial and consumer loans totaled $30 million and $12 million, respectively, as of December 31, 2023. The Company's collateral-dependent loans were secured by real estate. As of both June 30, 2024 and December 31, 2023, the collateral value of the properties securing the collateral-dependent loans, net of selling costs, exceeded the recorded value of the majority

of the loans. <span id="i1a0dd7f0342746eaaf5ac88f52deb55b_9<span id="i1a0dd7f0342746eaaf5ac88f52deb55b_9The following tables summarize the activity in the allowance for loan losses by portfolio segments for the three and six months ended June 30, 2024and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.806%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td

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style="height:3pt"><td colspan="51"
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1pt"></td></tr><tr><td colspan="3"
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colspan="3" style="padding:0 1pt"></td>
<td colspan="45" style="padding:2px
1pt;text-align:center;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:8pt;font-
weight:700;line-height:100%">Three
Months Ended June 30, 2024</td>
</tr><tr><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt">

</td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential Mortgage</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Multifamily Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">HELOCs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">Other Consumer</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, beginning of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">373,631 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">187,460 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">37,418 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,819 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">55,922 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,563 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,467 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">670,280 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:4.5pt;text-indent:-4.5pt">Provision for (reversal of) credit losses on loans </td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">(a)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,783 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">18,287 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,628 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,422 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6,366)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(232)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">240 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,762 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross charge-offs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(13,134) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,103) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(920)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(35)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(130) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(25,322) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom">Gross recoveries</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,817 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">150 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">208 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2,187 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total net (charge-offs) recoveries</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,317) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10,953) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">208 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(919)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(130) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

***weight:400;line-height:100%">(23,135)
</td><td style="background-
color:#ccceff;border-top:1pt solid
#000000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
</tr><tr><td colspan="3"
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align:left;text-indent:-4.5pt;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:8pt;font-
weight:400;line-height:100%">Foreign
currency translation adjustment
</td><td colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td><td
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color:#ffffff;border-top:1pt solid
#000000;padding:2px 0 2px 1pt;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:8pt;font-
weight:400;line-height:100%">(113)
</td><td style="background-
color:#ffffff;border-top:1pt solid
#000000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#ffffff;padding:0 1pt"></td><td***

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(113) </td><td style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, end of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">379,984<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">194,794 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">40,254 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">14,322 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">49,523 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,340 ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,577 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">683,794 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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#000;padding:0 1pt"></td><td
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#000;padding:0 1pt"></td><td
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#000;border-top:3pt double
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td

colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.806%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.110%"></td><td

style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
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style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:7.818%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td

style="width:7.826%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="51" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="45" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">Residential Mortgage</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Multifamily Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td

colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">HELOCs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other Consumer</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, beginning of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">376,325 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">155,067 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">24,526 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,322 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">48,007 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,971 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">1,675 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">619,893 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Provision for (reversal of) credit losses on loans</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">(a)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">15,685 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,604) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,995 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,501 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(444) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(367) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,025 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross charge-offs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,335) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,366) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(6)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(48)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(9,755)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross recoveries</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,065 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,218 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total net (charge-offs) recoveries </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,270) </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,247) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(48)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(7,537)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign currency translation adjustment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(981)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(981) </td><td style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, end of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">375,333<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">168,505 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">22,938 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">11,325 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">51,513 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">4,526<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,260 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">635,400 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.806%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.110%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

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style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="45" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td

colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential Mortgage</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px

1pt;text-align:center;vertical-align:bottom">Multifamily Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">HELOCs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other Consumer</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, beginning of period</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">392,685 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">170,592 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">34,375 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,469 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">55,018 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,947 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,657 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">668,743 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Provision for (reversal of) credit losses on loans</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">(a)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,057 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,419 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,660 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,803 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,467) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(664)

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,916 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:bottom">Gross charge-offs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(34,132) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(13,501) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,144)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(35)</td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(188)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(50,006) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross recoveries</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,527 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">284 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">225 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">194 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,294 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total net (charge-offs) recoveries</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(30,605) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(13,217) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">219 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,950) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(28)

</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(188) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(45,712)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign currency translation adjustment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(153) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(153) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, end of period</td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">379,984 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">194,794 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">40,254 </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">14,322 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">49,523 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,340 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,577<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">683,794 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

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***style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.806%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

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style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.826%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="51" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="45" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt solid #000000;border-top:1pt solid

#000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential Mortgage</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Multifamily Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">HELOCs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other Consumer</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-

align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, December 31, 2022</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">371,700 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">149,864 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">23,373 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,109 </td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">35,564 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,475 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,560 </td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">595,645 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Impact of

ASU 2022-02 adoption</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,683 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">337 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">6 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">6,028 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, beginning of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">377,383 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">150,201 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,379 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9,109 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,565 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">4,476 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,560 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">601,673 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Provision for (reversal of) credit losses on loans</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">(a)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,581 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,361 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(469) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">2,205 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,943 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(212) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,545 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross charge-offs</td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(9,235) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,372) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(97)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(88)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,792)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross recoveries</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,276 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">315 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,646 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total net (charge-offs) recoveries</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">(5,959) </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,057) </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#ccceff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(86)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(88)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(8,146) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign currency translation adjustment </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(672) </td><td style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(672)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, end of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">375,333 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">168,505 </td><td style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">22,938 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,325 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">51,513 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">4,526 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,260 </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">635,400 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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#000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td

***colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table>
 In addition to the allowance for loan losses, the Company maintains an allowance for unfunded credit commitments. The Company has three general areas for which it provides the allowance for unfunded credit commitments: (1) recourse obligations for loans sold, (2) letters of credit, and (3) unfunded lending commitments. The allowance for unfunded credit commitments is maintained at a level that management believes to be sufficient to absorb estimated expected credit losses related to unfunded credit facilities. See Note 11 — Commitments and Contingencies <span style="color:#000000;font-***

family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">to the Consolidated Financial Statements in this Form 10-Q for additional information related to unfunded credit commitments. The following table summarizes the activities in the allowance for unfunded credit commitments for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:44.952%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:5.771%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.449%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.449%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.011%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.016%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="15" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Six Months Ended June 30, </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Unfunded credit facilities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for unfunded credit commitments, beginning of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,544 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">27,741 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">37,698 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">26,264 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Provision for credit losses on unfunded credit commitments</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">(b)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">238 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1,975 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,084 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,455 </td><td

***style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Foreign currency translation adjustment</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Allowance for unfunded credit commitments, end of period</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">38,783 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,728 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">38,783 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,728 </td><td style="background-color:#ffffff;border-top:1pt solid

***#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Provision for credit losses</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">(a) + (b)</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">37,000 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">26,000 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">62,000<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">46,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

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***CRE market outlook.
 The Company considers multiple economic scenarios to develop the estimate of the allowance for loan losses. The scenarios may consist of a baseline forecast representing management's view of the most likely outcome, and downside or upside scenarios that reflect possible worsening or improving economic conditions. As of June 30, 2024, the Company assigned the same weightings to its baseline, upside and downside scenarios as compared with December 31, 2023. The current baseline economic forecast continues to reflect key risks such as high inflation, high interest rates, concerns over global conflicts and oil prices. Compared to December 2023, the June 2024 baseline forecast for GDP growth showed some improvement in the near term (full years 2024 and 2025) and a slight worsening for longer-term (2026 and beyond). Unemployment rate has remained low with***

***the June 2024 forecast showing a small uptick for the remainder of 2024, compared to the December 2023 forecast for the same periods. The downside scenario assumed the economy falls into recession in the third quarter of 2024 as a result of still-elevated interest rates, global and domestic political tensions, and concerns about bank failures. The upside scenario assumed a more optimistic economic outlook, including stronger growth, stable financial market, and full employment starting in the fourth quarter of 2024. Loan Transfers, Sales and Purchases
 The Company's primary business focus is on directly originated loans. The Company also purchases loans from and participates***

in loan financing with other banks. In the normal course of business, the Company also provides other financial institutions with the ability to participate in commercial loans that it originates, by selling loans to such institutions. Purchased loans may be transferred from held-for-investment to held-for-sale, and write-downs to allowance for loan losses are recorded, when appropriate. The following tables provide information on the carrying value of loans transferred, sold and purchased for the held-for-investment portfolio, during the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.648%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td

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style="width:11.625%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px

1pt;text-align:center;vertical-align:bottom">Residential Mortgage </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loans transferred from held-for-investment to held-for-sale <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">138,923 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">718 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

***align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">139,641 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Sales (2)(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">133,906 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">718 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">134,624 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Purchases</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">170,175 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="margin-bottom:2pt">(4) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">111,864 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">282,039 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-

table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.648%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.625%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt

solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential Mortgage </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction
and***

Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Loans transferred from held-for-investment to held-for-sale (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">111,396 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,154 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">119,550 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Sales <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;vertical-align:baseline">(2)(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">115,735 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">8,154 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">123,889 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Purchases</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,279 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (4) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">79,137 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">117,416 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.648%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.625%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt">

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30, 2024</td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" rowspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr style="height:21pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Residential Mortgage</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr style="height:21pt"><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction
and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Single-Family Residential </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px

1pt;text-align:left;vertical-align:bottom"> Loans transferred from held-for-investment to held-for-sale (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">338,897 </td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">718 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">339,615 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

size:9pt;font-weight:400;line-height:100%">Sales <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(2)(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">321,108 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

***align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">718 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">965 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">322,791 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Purchases</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">203,519 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="margin-bottom:2pt">(4)</div></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">186,600 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">390,119 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.648%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

***style="width:11.034%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td style="width:1.0%"></td><td
style="width:11.034%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:11.619%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:11.625%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="33"
style="border-top:1pt solid***

#000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30, 2023</td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">Consumer</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr style="height:21pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Residential Mortgage</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr style="height:21pt"><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE

</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Construction and Land </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Single-Family Residential </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt">

</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loans transferred from held-for-investment to held-for-sale (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">268,272 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,600 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,154 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">280,026 </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Sales (2)(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">291,667 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">3,600 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">8,154 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">303,421 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Purchases</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">60,962 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (4) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

***align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">211,136 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">272,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)Includes write-downs of $1 million to the allowance

for loan losses related to loans transferred from held-for-investment to held-for-sale for both the three and six months ended June 30, 2024, and $308 thousand and $1 million for the three and six months ended June 30, 2023, respectively. (2)Includes originated loans sold of $95 million and $187 million for the three and six months ended June 30, 2024, respectively, and $92 million and $203 million for the three and six months ended June 30, 2023, respectively. Originated loans sold consisted primarily of C&I loans for each of the three and six months ended June 30, 2024 and 2023. (3)

Includes $40 million and $136 million of purchased loans sold in the secondary market for the three and six months ended June 30, 2024, respectively, and $32 million and $100 million for the three and six months ended June 30, 2023, respectively. (4)C&I loan purchases were comprised of syndicated C&I term loans. The following table presents the composition of the Company’s loans held-for-investment outstanding as of June 30, 2024 and

December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:67.321%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.104%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.107%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="15" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($

in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr>

<td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,875,009 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,581,079 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,562,595 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">14,777,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Multifamily residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,100,210 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,023,163 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">664,793 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">663,868 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">20,327,598 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,464,112 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2"

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,202,607 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,045,191 </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,747,769 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,383,060 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,761,379 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,722,204 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Total residential mortgage</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">15,509,148 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,105,264 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Other consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2"

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,154 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,327 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 25.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,565,302 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,165,591<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total loans held-for-investment (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,767,909 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">52,210,782 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Allowance for loan losses</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(683,794)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(668,743)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loans held-for-investment, net <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,084,115 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">51,542,039 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="15" style="background-color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <div style="padding-left:18pt;text-align:justify;text-

indent:-18pt">(1)Includes <span id="i2e65cda4d73a4cdc886dad2df961fd78_$53 million and $71 million of net deferred loan fees and net unamortized premiums as of June 30, 2024 and December 31, 2023, respectively.</div>1687500900016581079000145625950 53000000-710000002660000002670000037000000000 style="text-align:justify;text-indent:36pt">Credit Quality Indicators</div><div style="text-align:justify">
</div><div style="text-align:justify;text-indent:36pt"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">All loans are

***subject to the Company’s credit review and monitoring process. For the commercial loan portfolio, loans are risk rated based on an analysis of the borrower’s current payment performance or delinquency, repayment sources, financial and liquidity factors, including industry and geographic considerations. For the consumer loan portfolio, payment performance or delinquency is typically the driving indicator for risk ratings.
 The Company utilizes internal credit risk ratings to assign each individual loan a risk rating of 1 through 10: •<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:700;line-height:120%;padding-***

left:14.5pt">Pass — loans risk rated 1 through 5 are assigned an internal risk rating category of “Pass.” Loans risk rated 1 are typically loans fully secured by cash. Pass loans have sufficient sources of repayment to repay the loan in full, in accordance with all terms and conditions. •Special mention — loans assigned a risk rating of 6 have potential weaknesses that warrant closer attention by management; these are assigned an internal risk rating category of “Special Mention.” <div

style="padding-left:72pt;text-align:justify;text-indent:-18pt">•Substandard — loans assigned a risk rating of 7 or 8 have well-defined weaknesses that may jeopardize the full and timely repayment of the loan; these are assigned an internal risk rating category of “Substandard.” •Doubtful<span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> — loans assigned a risk rating of 9 have insufficient sources of repayment and a high probability of loss; these are assigned an internal risk rating category of "Doubtful." •Loss — loans assigned a risk rating of 10 are uncollectible and of such little value that they are no longer considered bankable assets; these are assigned an internal risk rating category of "Loss."
 <span style="color:#000000;font-family:'Times***

New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">Loan exposures categorized as criticized consist of special mention, substandard, doubtful and loss categories. The Company reviews the internal risk ratings of its loan portfolio on a regular basis, and adjusts the ratings based on changes in the borrowers' financial status and the collectability of the loans. The following tables summarize the Company's loans held-for-investment and year-to-date gross write-offs by loan portfolio segments, internal risk ratings and vintage year as of the periods presented. The vintage year is the year of loan origination, renewal or major modification. Revolving loans that are converted to term loans presented in the tables below are excluded from term loans by vintage year columns. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td

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style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td

colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="57" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="51" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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#000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">2022</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2021</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2020</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Prior</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Revolving Loans</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Revolving Loans Converted to Term Loans <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;ver
align:baseline">(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

***solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">C&I:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"

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color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,053,645 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,013,510 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,248,640 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">1,047,295 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">286,440 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">352,329 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,369,005 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">23,548 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">16,394,412 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">511 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,279 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">115,671 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">80,715 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,908 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,126 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">124,427 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">413,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,911 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,606 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,752 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,484 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,335 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">11,929 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">943 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

***colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,960 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,058,395 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,387,063 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,137,494 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">291,683 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">424,384 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,494,375 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">23,548 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16,875,009 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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***weight:400;line-height:100%">Gross write-offs for the six months ended June 30, 2024(2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">337 ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,753 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,342 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,212 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,528 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">29,191 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">CRE:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">726,897 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,337,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,885,787 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,053,076 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,371,437 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,573,736 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100,131 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">49,863 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,098,564 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">Criticized (accrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,005 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,071 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">55,768 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,633 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">67,955 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">185,529 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,790 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">432,751 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,750 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

***colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,020 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">469 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,041 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,280 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">737,902 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,405,458 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,941,555 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,095,729 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,439,861 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,777,306 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">100,131 </td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">64,653 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,562,595 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td>
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<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross write-offs for the six months ended June 30, 2024<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;ver
align:baseline">(2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2,261 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,261 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle">Multifamily residential:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">162,350 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">671,221 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,480,502 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">792,114 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">624,947 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,297,867 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">17,263 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,268 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,047,532 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,380 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,723 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,968 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,071 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,607 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,607 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td>

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indent:-4.5pt;vertical-align:middle">Subtotal multifamily residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">162,350 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">671,221 </td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,493,882 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">823,837 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">624,947 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,305,442 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,263 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,268 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">5,100,210 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> </tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none">

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top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td>

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#000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Construction and land:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

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style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,157 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">314,253 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">228,865 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,236 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,271 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">652,782 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">695 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">695 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-

align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

***colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 17.5pt;text-align:left;text-indent:-4.5pt;vertical-align:middle">Subtotal

construction and land</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,157 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">314,253 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">240,876 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,236 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,271 </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">664,793 </td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> </tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none">

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colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,144 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,144 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">915,409 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,390,932 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,676,313 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,007,802 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,064,808 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">5,089,019 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">117,394 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">65,921 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,327,598 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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***gross write-offs for the six months ended June 30, 2024 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,144 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,267 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">4,411 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,973,476<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,449,327 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,063,376 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,145,296 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">2,356,491 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,513,403 ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,611,769 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">89,469 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">37,202,607 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total commercial gross write-offs for the six months ended June 30, 2024<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-

weight:700;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline"> (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">337 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">13,897 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">14,342<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,212 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,795 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">33,602 </td><td style="background-

***color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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#000;padding:0 1pt"></td><td
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#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;border-top:1pt solid #000;padding:0
1pt"></td><td colspan="3" style="border-
bottom:1pt solid #000;padding:0 1pt">
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bottom:1pt solid #000;border-top:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;border-top:1pt solid #000;padding:0
1pt"></td><td colspan="3" style="border-
bottom:1pt solid #000;padding:0 1pt">
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bottom:1pt solid #000;border-top:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
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colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td

style="width:19.544%"></td><td
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style="width:8.135%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>

</tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="51" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">2023</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2022</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2021</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2020</td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Prior</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Revolving Loans</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Revolving Loans Converted to Term Loans (1) </td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0

1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Single-family residential:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt">

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt">

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Pass(3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,162,393 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,965,129 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,214,153 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,175,945 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,504,722 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,676,170 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,698,512 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">353 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,166 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,701 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,589 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">1,120 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,077 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,006 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Criticized (nonaccrual) (3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,028 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">11,293 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,201 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,067 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,179 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,483 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,251 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 17.5pt;text-align:left;text-indent:-4.5pt;vertical-align:middle">Subtotal single-family residential mortgage</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,164,774 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,977,588 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,221,055 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">2,180,601 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,508,021 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,695,730 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,747,769 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross write-offs for the six months ended June 30, 2024<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:400;line-height:100%;position:relative;top:-2.8pt;ver

align:baseline"> (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">HELOCs:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">4,382 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,797 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,712 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,576 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">8,253 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,589,193 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">126,170 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,742,930 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,221 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,072 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">339 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">603 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">993 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">503 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">488 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,219 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">517 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,208 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,095 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">930 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">4,513 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,967 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,230 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Subtotal HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">4,899 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,226 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,879 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,845 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,450 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,759 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,589,696 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">130,625 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,761,379 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle">Total residential mortgage</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,169,673 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,983,814 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">3,228,934 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,184,446 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,512,471 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,709,489 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,589,696 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">130,625 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,509,148 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total residential mortgage gross write-offs for the six months ended June 30, 2024 (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">9 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:

color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,886 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,907 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">133 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,858 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,113 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,934 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,015 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">205 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">205 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 16pt;text-align:left;vertical-align:middle">Total other consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">

3,901 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">19,907 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">133 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,858 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,318 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,154 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross write-offs for the six months ended June 30, 2024 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

***#000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #

color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">1,173,574 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,983,851<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,248,841 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,184,579 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,512,471 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">2,716,347 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,615,014 ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">130,625 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,565,302 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Total consumer gross write-offs for the six months ended June 30, 2024 (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td

style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">22 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">31<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total loans held-for-investment:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,128,710 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

***align:right;vertical-align:bottom">8,305,584 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,082,566 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,159,375 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,791,393 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">7,921,484 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,097,705 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">200,849 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">51,687,666 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">11,884 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">98,737 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">188,287 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">145,999 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">71,586 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">255,693 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">127,930 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,278 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">915,394 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">6,456 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,857 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41,364 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,501 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,983 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,573 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,148 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,967 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">164,849 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,147,050 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">8,433,178 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">10,312,217 ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">6,329,875 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,868,962 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">8,229,750 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">12,226,783 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">220,094 </td><td style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,767,909 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td

colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total loans held-for-investment gross write-offs for the six months ended June 30, 2024 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;vert
align:baseline"> (2) </td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">— </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">337<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">13,897 </td><td style="background-

color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">14,342 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">1,212 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">3,804 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">41 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$

</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 0;text-

align:right;vertical-align:bottom">33,633 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="57" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:17.467%"></td><td style="width:0.1%"></td><td

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#000000;padding:0 1pt"></td></tr><tr>
<td colspan="3" style="padding:0 1pt">

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="51" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Loans by Origination Year</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">2022</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2021</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2020</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2019</td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Prior</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Revolving Loans</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Revolving Loans Converted to Term Loans (1) </td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

***solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">C&I:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,314,463 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,628,560 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,296,936 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">331,982 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">245,173 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">164,159 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,053,757 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20,143 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,055,173 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">105,119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">67,899 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">120,574 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">15,064 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">40,920 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,098 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">117,196 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">488,870 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,104 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,916 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">131 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,819 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,979 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,137 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">950 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">37,036 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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colspan="3" style="display:none"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total C&I</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,421,686 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">1,704,375 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,417,641 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">351,865 </td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">289,072 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">204,394 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,171,903 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,143 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16,581,079 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Gross write-offs for the year ended December 31, 2023 (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">350 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,454 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">424 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,758 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,748 </td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,648 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,593 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,975 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

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style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,492,915 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">4,086,385 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,216,257 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,428,724 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,600,844 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,494,382 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">92,851 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,771 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,475,129 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,855 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">34,485 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,336 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">48,250 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,437 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">104,340 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">278,703 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">444 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,805 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,249 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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1pt;text-align:right;vertical-align:bottom">2,529,770 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,120,870 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">2,246,593 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,476,974 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,625,725 </td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,621,527 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92,851 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,771 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,777,081 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Gross write-offs for the year ended December 31, 2023 (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">1,329 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,329 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

***colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td>

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Multifamily residential: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">665,780 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,481,161 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">808,333 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">612,408 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">498,491 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">857,713 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,690 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">1,281 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,933,857 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,356 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">54,614 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">693 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,974 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,637 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">4,669 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,669 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,484,517 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">862,947 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">612,408 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">499,184 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">888,356 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,690 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,281 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,023,163 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Gross write-offs for the year ended December 31, 2023 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">

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align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

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style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">209,775 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">280,151 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">120,724 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,928 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">808 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,501 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">6,981 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">663,868 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td

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<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 17.5pt;text-align:left;text-indent:-4.5pt;vertical-align:middle">Subtotal construction and land</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">209,775 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">280,151 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">120,724 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">39,928 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">808 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,501 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">6,981 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">663,868 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2"

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,405,325 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,885,538 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">3,230,264 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,129,310 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">2,125,717 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,515,384 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108,522 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">64,052 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,464,112 </td> <td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total CRE gross write-offs for the year ended December 31, 2023 (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,332 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,332 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle">Total commercial</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,827,011<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,589,913 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,647,905 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,481,175 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">2,414,789 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,719,778<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,280,425 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">84,195 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">37,045,191 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total commercial gross write-offs for the year ended December 31, 2023<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;vertical-align:baseline"> (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">350 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,454 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">424 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,758<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,748 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,980 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,593 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">30,307<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"> </td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"> </td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-

bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:17.467%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.087%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.964%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td
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style="width:7.525%"></td><td
style="width:0.1%"></td><td
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style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.525%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.267%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="51" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Loans by Origination Year</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2022</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2021</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">2020</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2019</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Prior</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Revolving Loans</td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Revolving Loans Converted to Term Loans (1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer: </td><td colspan="3" style="padding:0 1pt"></td><td

colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Residential mortgage: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Single-family residential:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Pass (4) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,188,830 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,340,789 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,279,802 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,594,525 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">980,686 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,959,974 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,344,606 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-

align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,680 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,471 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">566 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,440 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,503 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,167 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,827 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Criticized (nonaccrual) (3) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,466 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">837 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,902 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

***color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,626 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,715 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,627 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

17.5pt;text-align:left;text-indent:-4.5pt;vertical-align:middle">Subtotal single-family residential mortgage</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,195,976 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,346,097 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,284,270 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,598,046 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">985,815 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,972,856 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">13,383,060 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">HELOCs:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,641 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,882 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,734 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,153 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">729 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,251 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,551,074 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">126,280 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,699,744 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">565 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,219 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,872 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">101 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">185 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,470 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,548 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,089 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">9,049 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">815 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">856 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">413 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">72 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">584 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,863 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">279 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,529 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,411 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Subtotal HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,021 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">5,957 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,019 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">3,326 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,498 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,584 </td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,553,901 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">130,898 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,722,204 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Gross write-offs for the year ended December 31, 2023 (2) </td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 10pt;text-align:left;text-indent:-9pt;vertical-align:middle">Total residential mortgage</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,200,997 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,352,054 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2,288,289 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,601,372 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">987,313 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,990,440 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,553,901 </td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">130,898 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,105,264 </td> <td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total residential mortgage gross write-offs for the year ended December 31, 2023 (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">41 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Pass</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,286 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">135 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,244 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,432 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,195 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">132 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">132 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total other consumer </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,286 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,098 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">135 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">13,244 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,564 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,327 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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#000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

***color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,203,283 ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,370,152 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,288,424 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,601,372 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">987,313 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,003,684 </td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,580,465 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">130,898 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15,165,591 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total consumer gross write-offs for the year ended December 31, 2023<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.2pt;font-weight:700;line-height:100%;position:relative;top:-2.8pt;ver

align:baseline"> (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">41 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">6 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">47 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

***#000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #

color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total by Risk Rating:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

~~style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-~~

align:bottom">Pass</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">8,877,690 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,839,026 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">6,723,921 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,010,720 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">3,326,731 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,504,224 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">11,739,785 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">210,475 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">51,232,572 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (accrual)</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">145,219 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">111,430 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">207,962 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">64,855 </td><td style="background-color:

***color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">67,738 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">158,049 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">119,744 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,089<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">876,086 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Criticized (nonaccrual)</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,385 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,609 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,446 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,972 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,633 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">61,189 </td><td style="background-

***color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,361 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,529 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">102,124 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">9,030,294 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,960,065 ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">6,936,329 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,082,547 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,402,102 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">5,723,462 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,860,890 </td><td style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">215,093 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">52,210,782 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:middle"> Total loans

held-for-investment gross write-offs for the year ended December 31, 2023 (2) </td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">350 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">10,454 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">424 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">3,758 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">9,748 ***

</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">4,021 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">1,593 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">30,354 </td><td style="background-color:#cceeff;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid

#000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> (1)$1 million and $8 million of total commercial

loans, comprised of C&I and CRE revolving loans, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison, $1 million and $14 million of total commercial loans, primarily comprised of CRE revolving loans converted to term loans during the three and six months ended June 30, 2023, respectively. $18 million

and $28 million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2024, respectively. In comparison, $10 million and $14 million of total consumer loans, comprised of HELOCs, converted to term loans during the three and six months ended June 30, 2023, respectively. <span style="background-color:#ffffff;color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%">(2)Excludes gross write-offs associated with loans the Company sold or settled. (3)As of both June 30, 2024 and December 31, 2023, $1 million of nonaccrual loans whose payments were guaranteed by the Federal Housing Administration were classified with a “Pass” rating. 1053645000201351000012486400000 following tables present the aging analysis of loans held-for-investment as of June 30, 2024 and December 31, 2023: <table style="border-

collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:25.215%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.606%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="39"
style="border-top:1pt solid
#000000;padding:0 1pt"></td></tr><tr>
<td colspan="3" style="padding:0 1pt">
</td><td colspan="3" style="padding:0
1pt"></td><td colspan="33"

style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Current Accruing Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Accruing Loans 30-59 Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Accruing Loans 60-89 Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Accruing Past Due Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Nonaccrual Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Loans </td></tr><tr><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:700;line-height:100%">Commercial:
</td><td colspan="3"
style="background-color:#ffffff;padding:0
1pt"></td><td colspan="3"
style="background-color:#ffffff;border-
top:1pt solid #000000;padding:0 1pt">
</td><td colspan="3" style="padding:0
1pt"></td><td colspan="3" style="border-
top:1pt solid #000000;padding:0 1pt">
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1pt"></td><td colspan="3" style="border-
top:1pt solid #000000;padding:0 1pt">
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1pt"></td><td colspan="3"
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colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
colspan="3" style="border-top:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3" style="border-
top:1pt solid #000000;padding:0 1pt">***

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,785,688 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,851 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">9,510 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">22,361 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">66,960 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,875,009 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,518,793 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,627 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">895 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,522 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,280 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,562,595 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Multifamily residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,094,712 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">891

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">891 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>
<td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,607 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,100,210 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-***

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">653,477 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">664,793 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,266,982 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">12,518 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">895 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,413 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">47,203 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,327,598 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">37,052,670 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,369 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,405 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,774<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">114,163 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,202,607 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,667,351 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,993 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">12,141 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,134 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,284 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,747,769 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,729,694 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,236 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">5,219 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,455 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,230 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,761,379 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-

align:bottom">Total residential mortgage</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,397,045 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,229 </td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,360 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">60,589 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">51,514 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">15,509,148 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Other consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">55,706 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">158 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">85 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">243 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">205 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">56,154 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,452,751 </td><td style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,387 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,445<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,832 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">51,719 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">15,565,302 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 36.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,505,421 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">68,756 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">68,756<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">27,850 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">96,606 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">165,882 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">52,767,909 </td><td style="background-color:#ccceff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="background-color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:25.215%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td

style="width:0.1%"></td><td
style="width:0.1%"></td><td
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style="width:1.0%"></td><td
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style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
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</td><td colspan="3"
style="display:none"></td><td

style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.606%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Current Accruing Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Accruing Loans 30-59 Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Accruing Loans 60-89 Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Accruing Past Due Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Nonaccrual Loans </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total Loans </td></tr><tr><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt

solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,508,394 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">28,550 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">7,099 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">35,649 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">37,036 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">16,581,079 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">CRE: </td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,750,315 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">1,719 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,798 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,517 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,249 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,777,081 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Multifamily residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,017,897 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">597 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">597 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,669 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,023,163 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">650,617 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">13,251 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,251 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">663,868 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 23.5pt;text-align:left;vertical-align:bottom">Total CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,418,829 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">15,567 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,798 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,365 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27,918 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">20,464,112 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,927,223 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,117 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,897<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">53,014 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">64,954 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,045,191<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Residential mortgage:</td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,313,455 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">29,285 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,943 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">45,228 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,377 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,383,060 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,687,301 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">12,266 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,226 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,492 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,411 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,722,204 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total residential mortgage </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,000,756 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41,551 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,169 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">66,720 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,788 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,105,264 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Other consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">56,930 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,123 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">142 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,265 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">132 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,327 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 30.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,057,686<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">44,674 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">25,311 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">69,985 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,920 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">15,165,591 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 36.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">51,984,909 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">88,791 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">34,208 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">122,999 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">102,874 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">102,874<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">52,210,782 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="background-color:#ffffff;border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> 16785688000128510009510000223
style="text-align:justify;text-indent:36pt">The following table presents the <span id="i2e65cda4d73a4cdc886dad2df961fd78_
amortized cost of loans on nonaccrual status for which there was no related allowance for loan losses as of both June 30, 2024 and December 31, 2023. Nonaccrual loans may not have an allowance for credit losses if the loan

balances are well secured by collateral values and there is no loss expectation. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:66.443%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:14.543%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:14.546%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="15" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td

colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">50,808 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">33,089 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">CRE</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">30,674 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,653 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Multifamily

residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,210 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,235 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Construction and land</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">97,008 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">59,977 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,461 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">4,852 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,057 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,256 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,518 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,108 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;text-indent:20.25pt;vertical-align:bottom">Total nonaccrual loans with no related allowance for loan losses</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">118,526 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">72,085 </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="15" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> 5080800033089000306740002265300

style="text-align:justify;text-indent:36pt">The following tables present the amortized cost of loans that were modified during the three and six months ended June 30, 2024 and 2023 by loan class and modification type: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:32.087%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.595%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
style="width:1.0%"></td><td
style="width:10.449%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:8.695%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:9.580%"></td><td
style="width:0.1%"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Three Months Ended June 30, 2024 </td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">Modification Type</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Extension</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Term Extension/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate

Reduction/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Modification as a % of Loan Class </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">11,901 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,658 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,951 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">20,510 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">0.12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,020 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,020 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,901 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,658 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,951 </td><td style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11,020 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,530 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

***colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,791 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,791 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.03 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,053 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">2,053 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.12 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.34 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

***align:left;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">3,000 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,844 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,844 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">14,901 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">12,502<span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,951 ***

</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,020<span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">41,374 ***

</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:20.098%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

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style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:9.582%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="45" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="39" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Three Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Modification Type</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Term Extension</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Term Extension/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Combination: Rate Reduction/ Term Extension </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Principal Forgiveness/ Rate Reduction/ Term Extension </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px

1pt;text-align:left;vertical-align:bottom"> Modification as a % of Loan Class </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

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color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,475 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">12,788 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">26,561 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.17 </td><td style="background-

***color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">32,791 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,791 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.16 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,475 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,788 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,791<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">59,352 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,085 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">551 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,636 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">978 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">978 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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style="display:none"></td></tr><tr><td
colspan="3" style="background-***

color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">6,063 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">551 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,614 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,475<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,851 </td><td style="background-color:#ffffff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">551 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">32,791 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt

solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">65,966 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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</tr><tr style="height:3pt"><td
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solid #000000;padding:0 1pt"></td></tr>
</table> <div style="text-
align:justify"><table style="border-
collapse:collapse;display:inline-
table;margin-bottom:5pt;vertical-align:text-
bottom;width:100.000%"><tr><td
style="width:1.0%"></td><td
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style="width:0.384%"></td><td
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colspan="39" style="border-top:1pt solid
#000;padding:0 1pt"></td></tr><tr><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Modification Type</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

</tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Extension</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Combination: Term Extension/ Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate Reduction/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Modification as a % of Loan Class</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">15,601 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">25,886 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">2,951 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">44,438 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

***align:right;vertical-align:bottom">0.26 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">24,321 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,570 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">54,891 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">0.27 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,886 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,951<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,570 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">99,329 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">8,528 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,528 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.06 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,881 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">517

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,398 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.42 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">%
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style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">Other consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.34 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,409 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">517 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,926

</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">42,922 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">41,295 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,951 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">31,087 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">118,255 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td

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<td colspan="3" style="padding:0 1pt"></td><td colspan="39" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Modification Type</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Extension</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Combination: Term Extension/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate Reduction/ Term Extension </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Principal Forgiveness/ Rate Reduction/ Term Extension </td><td

colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Modification as a % of Loan Class </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

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height:100%">33,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">26,799 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">60,195 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.38 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,791 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

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***weight:400;line-height:100%">0.17 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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weight:700;line-height:100%">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,624 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,799<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">32,791 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">93,512 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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family residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,085 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">551 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,636 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.05 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">978 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">726 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,704 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.09 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,063 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,277 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,340 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none">

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">33,624 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">32,862<span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,277 ***

</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">32,791 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">298 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">100,852 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

***colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="45" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table>
 The following tables present the financial effects of the loan modifications for the three and six months ended June 30, 2024 and 2023 by loan class and modification type: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td***

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style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.695%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.703%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="21" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="39" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Financial Effects of Loan Modifications for the Three Months Ended June 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:middle"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="21" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Interest Rate Reduction

</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Term Extension (in years) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Payment Delay
(in years)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Principal Forgiveness </td><td

colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Interest Rate Reduction</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Term Extension (in years) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Payment Delay (in years)

</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt">

</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">345 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve. align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.7</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.6</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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color:#ffffff;padding:2px 1pt 2px
4.75pt;text-align:left;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">CRE
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color:#ffffff;padding:0 1pt"></td><td
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color:#ffffff;padding:2px 0 2px 1pt;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">2.50 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.2</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.00 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.5

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.8</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">9.7</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.9</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.7</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

***color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.6</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Other consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.8</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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bottom:1pt solid #000;padding:0 1pt"> </td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"> </td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.561%"><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:22.248%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.387%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Interest Rate Reduction</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Term Extension (in years) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Payment Delay
(in years) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Principal Forgiveness</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Interest Rate Reduction</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="text-align:center">Weighted-Average Term Extension (in years) </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Weighted-Average Payment Delay (in years) </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td

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align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
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weight:700;line-height:100%">Commercial:
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weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">2.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.5</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">345 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8.50 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (1) </td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.5</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.8</td><td colspan="3" style="display:none"></td><td

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color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2.66 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.5</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">1.0</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3.00 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:right;vertical-align:bottom">2.5</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.8</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">9.7</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.9</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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weight:400;line-height:100%">HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">0.25 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

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New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">14.8</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.5</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">Other consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">0.8</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">0.0</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> (1)Comprised of a C&I loan modified during the three and six months ended June 30, 2023 where the interest is waived in addition to principal forgiveness. The following table presents information on loans that defaulted during the three and six months ended June 30, 2024 that received modifications during the 12 months preceding payment default:

<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:22.876%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

***style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.528%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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style="display:none"></td><td colspan="27" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Loans Modified Subsequently Defaulted During Three Months Ended June 30, 2024 </td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Extension</td><td colspan="3"

style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate Reduction/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Term

***Extension/ Payment Delay </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"

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New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,658 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none">

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,658 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Consumer:</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td

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color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,613 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,438 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">6,051 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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color:#ffffff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,554 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,149 ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,438 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

***align:right;vertical-align:bottom">8,141 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,212 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">1,149 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">2,438 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

***height:100%">13,799 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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<td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Term Extension</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Payment Delay</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Rate Reduction/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Combination: Term Extension/ Payment Delay </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">7,829 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">5,658 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">13,487 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total commercial</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,829 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,658 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3"

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align:bottom">Single-family residential</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">7,575 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,823 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

***<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,398 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,516 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">1,149 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,823 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

***colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,488 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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#000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,829 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">14,174 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-

color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,149 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,823 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">25,975 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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style="text-align:justify;text-indent:36pt">The Company monitors the performance of modified loans to borrowers experiencing financial difficulty to understand the effectiveness of its modification efforts. The following tables present the performance of loans that were modified in the twelve months ended

June 30, 2024. For the comparative period, the amounts represent the performance of loans that were modified in the six months ended June 30, 2023, subsequent to the adoption of ASU 2022-02 on January 1, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

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</td><td colspan="3" style="display:none"></td><td colspan="21" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Payment Performance as of June 30, 2024 </td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Current</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">30 – 89 Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">90+ Days Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0

***1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

</td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">7,829 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">74,833 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">54,892 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">54,892 </td><td

***style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 18.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total commercial</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">121,896 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,829 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">129,725 ***

***</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

</td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,261 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,325 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,240 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,826 </td><td style="background-

***color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,396 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,296 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">1,210 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,902 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 18.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">17,657 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,621 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,450 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">31,728 ***

</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">139,553 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,621 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">17,279 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">161,453<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">
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color:#cceeff;border-top:1pt solid
#000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
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colspan="3" style="border-bottom:1pt solid
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#000;padding:0 1pt"></td><td***

colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="21" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Payment Performance as of June 30, 2023 </td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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Past Due</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> 90+ Days Past Due </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Commercial:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">48,206 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">7,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,989 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">60,195 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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<td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,317 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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style="background-
color:#cceeff;padding:2px 1pt 2px
18.25pt;text-align:left;text-
indent:-4.5pt;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Total
commercial</td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="display:none"></td><td
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#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,989 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">93,512 </td><td style="background-color:#ccceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Consumer:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td

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</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">Single-family residential</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,045 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">591 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,636 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 4.75pt;text-align:left;vertical-align:bottom">HELOCs</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,704 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td

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indent:-4.5pt;vertical-align:bottom">Total consumer</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">6,749 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">591 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,340 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

***style="background-color:#ffffff;padding:2px 1pt 2px 24.25pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">88,272 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">7,591 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,989<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">100,852 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr style="height:3pt"><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> 67004000078290007483300054892(
style="text-align:justify;text-indent:36pt"><span id="i271b2c93c53b413fa31da71634089584_Allowance for Credit Losses
 The Company has a current expected credit losses framework for all financial assets measured at amortized cost and certain off-balance sheet credit exposures. The

***Company's allowance for credit losses, which includes both the allowance for loan losses and the allowance for unfunded credit commitments, is calculated with the objective of maintaining a reserve sufficient to absorb losses inherent in our credit portfolios. The measurement of the allowance for credit losses is based on management's best estimate of lifetime expected credit losses, periodic evaluation of the loan portfolio, lending-related commitments and other relevant factors.
 The allowance for credit losses is deducted from the amortized cost basis of a financial asset or a group of financial assets so that the balance sheet reflects the net amount the Company expects to collect. Amortized cost is the principal balance outstanding, net of purchase premiums and discounts, deferred fees and costs, and escrow advances. Subsequent changes in expected credit losses are recognized in net income***

***as a provision for, or a reversal of, credit loss expense.
 The allowance for credit losses estimation involves procedures to consider the unique risk characteristics of the portfolio segments. The majority of the Company's credit exposures that share risk characteristics with other similar exposures are collectively evaluated. The collectively evaluated loans include performing loans and unfunded credit commitments. If an exposure does not share risk characteristics with other exposures, the Company generally estimates expected credit losses on an individual basis. Allowance for Collectively Evaluated Loans ***

***
 The allowance for collectively evaluated loans consists of a quantitative component that assesses the different risk factors considered in our models and a qualitative component that considers risk factors external to the models. Each of these components are described below.
 Quantitative Component — The Company applies quantitative methods to estimate loan losses by considering a variety of factors such as historical loss experience, the current credit quality of the portfolio, and an economic outlook over the life of the***

loan. The Company incorporates forward-looking information using macroeconomic scenarios which include variables that are considered key drivers of increases and decreases in credit losses. The Company utilizes a probability-weighted, multiple-scenario forecast approach. These scenarios may consist of a base forecast representing management's view of the most likely outcome, combined with downside or upside scenarios reflecting possible worsening or improving economic conditions. The quantitative models incorporate a probability-weighted calculation of these macroeconomic scenarios over a reasonable and supportable forecast period. If the life of the loans extends beyond the reasonable and supportable forecast period, the Company will consider historical experience or long-run macroeconomic trends over the remaining life of the loans to estimate the allowance for loan losses.
***
 <span style="color:#000000;font-family:'Times***

***New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">There were no changes to the reasonable and supportable forecast period, except to the C&I segment, and no changes to the reversion to the historical loss experience method for the three and six months ended June 30, 2024 and 2023. The reasonable and supportable forecast period for the C&I segment changed from 11 quarters to eight quarters due to model redevelopment during the third quarter of 2023.
 The following table provides key credit risk characteristics and macroeconomic variables that the Company uses to estimate the expected credit losses by portfolio segment: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td***

style="width:1.0%"></td><td style="width:28.724%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:33.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:33.406%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Portfolio Segment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Risk Characteristics</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Macroeconomic Variables</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt;text-align:justify;vertical-align:bottom">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:justify;vertical-align:bottom">Age percentage, size at origination, delinquency status, sector and risk rating</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Unemployment rate, Gross Domestic Product (“GDP”), and U.S.

Treasury rates (1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">CRE, Multifamily residential, and Construction and land</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Delinquency status, maturity date, collateral value, property type, and geographic location</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Unemployment rate, GDP, and U.S. Treasury rates</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Single-family residential and HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:justify;vertical-align:bottom">FICO score, delinquency status, maturity date, collateral value, and geographic location</td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Unemployment rate, GDP, and Home Price Indices</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Other consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Loss rate approach</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> Immaterial(2) </td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> <span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%">(1)Macroeconomic variables were updated due to model redevelopment. (2)Macroeconomic variables are included in the qualitative estimate.
 Quantitative Component<span style="color:#000000;font-***

***family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">— Allowance for Loan Losses for the Commercial Loan Portfolio
 The Company's C&I lifetime loss rate model estimates the loss rate expected over the life of a loan. This loss rate is applied to the amortized cost basis, excluding accrued interest receivable, to determine expected credit losses. The lifetime loss rate model's reasonable and supportable period spans eight quarters, thereafter, immediately reverting to the historical average loss rate, expressed through the loan-level lifetime loss rate.
 <span***

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">To generate estimates of expected loss at the loan level for CRE, multifamily residential, and construction and land loans, projected probabilities of default (“PDs”) and loss given defaults (“LGDs”) are applied to the estimated exposure at default, considering the term and payment structure of the loan. The forecast of future economic conditions returns to long-run historical economic trends within the reasonable and supportable period.
 To estimate the life of a loan under both models, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience.
 <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-***

***style:italic;font-weight:700;line-height:120%">Quantitative Component— Allowance for Loan Losses for the Consumer Loan Portfolio
 For single-family residential and HELOC loans, projected PDs and LGDs are applied to the estimated exposure at default, considering the term and payment structure of the loan, to generate estimates of expected loss at the loan level. The forecast of future economic conditions returns to long-run historical economic trends after the reasonable and supportable period. To estimate the life of a loan for the single-family residential and HELOC loan***

***portfolios, the contractual term of the loan is adjusted for estimated prepayments based on historical prepayment experience. For other consumer loans, the Company uses a loss rate approach. Qualitative Component — The Company considers the following qualitative factors in the determination of the collectively evaluated allowance if these factors have not already been captured by the quantitative model. Such qualitative factors may include, but are not limited to:
 •<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-***

size:10pt;font-weight:400;line-height:120%;padding-left:13.8pt">loan growth trends; • the volume and severity of past due financial assets, and criticized or adversely classified financial assets; • the Company's lending policies and procedures, including changes in lending strategies, underwriting standards, collection, write-off and recovery practices; <div style="padding-

left:54pt;text-align:justify;text-indent:-18pt">•knowledge of a borrower's operations; •the quality of the Company's credit review system; •<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:10pt;font-weight:400;line-height:120%;padding-left:13.8pt">the experience, ability and depth of the Company's management and associates; • the effect of other external factors such as the regulatory and legal environments, or changes in technology; • actual and expected changes in international, national, regional, and local economic and business conditions in which the Company

***operates; and • risk factors in certain industry sectors not captured by the quantitative models.
 The magnitude of the impact of these factors on the Company's qualitative assessment of the allowance for credit losses changes from period to period according to changes made by management in its assessment of these factors. The extent to which these factors change may be dependent on whether they are already reflected in quantitative loss estimates during the current period and the extent to which***

***changes in these factors diverge from period to period.
 While the Company's allowance methodologies strive to reflect all relevant credit risk factors, there continues to be uncertainty associated with, but not limited to, potential imprecision in the estimation process due to the inherent time lag of obtaining information and normal variations between expected and actual outcomes. The Company may hold additional qualitative reserves that are designed to provide coverage for losses attributable to such risk.
 Allowance for Individually Evaluated Loans
 <div***

style="text-align:justify;text-indent:36pt">When a loan no longer shares similar risk characteristics with other loans, such as in the case of certain nonaccrual loans, the Company estimates the allowance for loan losses on an individual loan basis. The allowance for loan losses for individually evaluated loans is measured as the difference between the recorded value of the loans and their fair value. For loans evaluated individually, the Company uses one of three different asset valuation measurement methods: (1) the fair value of collateral less costs to sell; (2) the present value of expected future cash flows; or (3) the loan's observable market price. If an individually evaluated loan is determined to be collateral dependent, the Company applies the fair value of the collateral less costs to sell method. If an individually evaluated loan is determined not to be collateral dependent, the Company uses the present value of future cash flows or the observable market value of the loan. <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:11pt;font-weight:400;line-height:120%">• Collateral-Dependent Loans — The allowance of a collateral-dependent loan is limited to the difference between the recorded value and fair value of the collateral less cost of disposal or sale.118 The following table provides key credit risk characteristics and macroeconomic variables that the Company uses to estimate the expected credit losses by portfolio segment: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:28.724%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:33.402%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:33.406%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:justify;vertical-align:bottom">Portfolio Segment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Risk Characteristics</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Macroeconomic Variables</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:justify;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">C&I</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:justify;vertical-align:bottom">Age percentage, size at origination, delinquency status, sector and risk rating</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Unemployment rate, Gross Domestic Product (“GDP”), and U.S. Treasury rates <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

***size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">CRE, Multifamily residential, and Construction and land</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Delinquency status, maturity date, collateral value, property type, and geographic location</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-***

color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Unemployment rate, GDP, and U.S. Treasury rates</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Single-family residential and HELOCs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:justify;vertical-align:bottom">FICO score, delinquency status, maturity date, collateral value, and geographic location</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:justify;vertical-align:bottom">Unemployment rate, GDP, and Home Price Indices</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Other consumer</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:justify;vertical-align:bottom">Loss rate approach</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Immaterial(2) </td></tr><tr style="height:3pt"><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> (1)<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%;padding-left:8.68pt">Macroeconomic variables were updated due to model redevelopment. (2)Macroeconomic variables are included in the qualitative estimate. 8750000002300000030000000120000 <span id="i1a0dd7f0342746eaaf5ac88f52deb55b_9<span id="i1a0dd7f0342746eaaf5ac88f52deb55b_9The following tables summarize the activity in the allowance for

loan losses by portfolio segments for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.806%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

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style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.826%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="51" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="45" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt

solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-

align:bottom">Residential Mortgage</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Multifamily Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Single-Family Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">HELOCs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other Consumer</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, beginning of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">373,631 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">187,460 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">37,418 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">10,819 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">55,922 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">3,563 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,467 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">670,280 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Provision for (reversal of) credit losses on loans </td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(a)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,783 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,287 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,628 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,422 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6,366) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(232) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">240 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">36,762 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross charge-offs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(13,134) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(11,103) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(920) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(35)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

***weight:400;line-height:100%">(130)
</td><td style="background-
color:#cceeff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
colspan="2" style="background-
color:#cceeff;padding:2px 0 2px 1pt;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:8pt;font-
weight:400;line-height:100%">(25,322)
</td><td style="background-
color:#cceeff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
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style="background-
color:#ffffff;padding:2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:8pt;font-
weight:400;line-height:100%">Gross
recoveries</td><td colspan="3"
style="background-color:#ffffff;padding:0
1pt"></td><td colspan="2"
style="background-
color:#ffffff;padding:2px 0 2px 1pt;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times***

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,817 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">150 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">208 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,187 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total net (charge-offs) recoveries</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,317)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10,953)</td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">208 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(919) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(130) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(23,135) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Foreign currency translation adjustment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(113)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(113) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, end of period</td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">379,984 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">194,794 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">40,254 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">14,322<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">49,523 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,340 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,577 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">683,794 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Three Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt">

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Multifamily Residential</td><td colspan="3"

style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">HELOCs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px

1pt;text-align:center;vertical-align:bottom">Other Consumer</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">155,067 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">24,526 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,322 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">48,007 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,971 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,675 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">619,893 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Provision for (reversal of) credit losses on loans</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(a)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,685 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(1,604) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,995 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,501 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(444)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(367)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">24,025 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross charge-offs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,335) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,366) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(48)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(9,755)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross recoveries</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">2,065 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">119 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,218 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total net (charge-offs) recoveries </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,270) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,247)

</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(48)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,537)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Foreign currency translation adjustment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(981)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(981)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance

for loan losses, end of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">375,333 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">168,505 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">22,938 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">11,325<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">51,513 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">4,526 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,260 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">635,400 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-

top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential Mortgage</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Multifamily Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">HELOCs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other

Consumer</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, beginning of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">392,685 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">170,592 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">34,375 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">10,469 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">55,018 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,947 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">1,657 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">668,743 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Provision for (reversal of) credit losses on loans</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">(a)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,057 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">37,419 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,660 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,803 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

***color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,467) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(664) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">60,916 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross charge-offs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(34,132)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(13,501)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,144) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(35) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(188)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(50,006)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Gross recoveries</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,527 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">284 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">225 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">194 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">4,294 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total net (charge-offs) recoveries</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(30,605) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(13,217) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">219 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,950)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(28)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">57 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(188) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(45,712) </td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign currency translation adjustment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(153)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(153) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for loan losses, end of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">379,984 </td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">194,794 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">40,254 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">14,322 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">49,523 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">3,340 </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">1,577 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">683,794 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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#000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.806%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.110%"></td><td style="width:0.1%"></td><td

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style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="51" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="45" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="21" style="border-bottom:1pt solid #000000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential

Mortgage</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE

</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Multifamily Residential</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">HELOCs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other Consumer</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Allowance for loan losses, December 31, 2022</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">371,700 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">149,864 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">23,373 </td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,109 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">35,564 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,475 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,560 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">595,645 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Impact of ASU 2022-02 adoption</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,683 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">337 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,028 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">Allowance for loan losses, beginning of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">377,383 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">150,201 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">23,379 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,109 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">35,565 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,476 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">1,560 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">601,673 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Provision for (reversal of) credit losses on loans</td><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">(a)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,581 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,361 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(469) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,205 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">15,943 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">136 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(212) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,545 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross charge-offs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(9,235) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,372)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(97)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(88)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(11,792)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Gross recoveries</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2"

***style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,276 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">315 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">11 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,646 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Total net (charge-offs) recoveries</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,959)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(2,057) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11 ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(86)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(88)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(8,146)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign currency translation adjustment</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(672)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—

</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(672) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 11.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">Allowance for loan losses, end of period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">375,333 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">168,505 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">22,938 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:700;line-height:100%">11,325 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">51,513 </td><td style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,526 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,260 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">635,400 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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bottom;width:100.000%"><tr><td
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weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Unfunded credit facilities</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Allowance for unfunded credit commitments, beginning of period</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,544 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">27,741 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">37,698 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">26,264 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(b)</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">238 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,975 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,084 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,455 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Foreign currency translation adjustment</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Allowance for unfunded credit commitments, end of period</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">38,783<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,728 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">38,783 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">29,728 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Provision

for credit losses</td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:right;vertical-align:bottom">(a) + (b) </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">37,000 </td><td style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">26,000 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">62,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">46,000 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="15"

style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> 37363100018746000037418000108150000-6366000-232000240000367620001313400011103000-208000919000033000-900013000023135000-113000000000-113000379984000194794000402540001432

160400019950003501000-444000-367000240250007335000236600000060004-16000-8000-500010004800075370000-981000000000-981000375333000168505000229380001132-5467000-664000108000609160003413200013501000-219000195000028000-570001880004571200-153000000000-153000379984000194794000402540001432-469000220500015943000136000-212000425450009235000237200000097000-28000-11000-500086000880008146000-672000000000-672000375333000168505000229380001132

following tables provide information on the carrying value of loans transferred, sold and purchased for the held-for-investment portfolio, during the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.648%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

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colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.625%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30, 2024</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential Mortgage </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Single-Family Residential</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loans transferred from held-for-investment to held-for-sale <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

***size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">138,923 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-***

size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">718 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">139,641 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Sales (2)(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">133,906 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">718 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">134,624 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Purchases</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">170,175 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (4) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">111,864 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">282,039 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td

colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.648%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td

style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.625%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three

Months Ended June 30, 2023</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt

solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential Mortgage </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt">

</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-

***align:center;vertical-align:bottom">Construction
and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Single-Family Residential</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid***

#000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loans transferred from held-for-investment to held-for-sale (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">111,396 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,154 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">119,550 </td><td style="background-color:#cceeff;border-

***top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> ***

Sales (2)(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">115,735 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">8,154 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:middle">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:middle">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:middle"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">123,889 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Purchases</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">38,279 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="margin-bottom:2pt">(4)</div></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">79,137 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">117,416 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.648%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

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style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
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style="width:11.625%"></td><td

style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="33" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30, 2024</td></tr><tr style="height:12pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-bottom:1pt solid #000000;border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Consumer</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr style="height:21pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-

top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential Mortgage</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr style="height:21pt"><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Construction
and Land</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Single-Family Residential </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td***

colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loans transferred from held-for-investment to held-for-sale (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">338,897 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">718 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">339,615 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Sales (2)(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">321,108 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">718 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">965 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">322,791 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Purchases</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">203,519 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(4) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">186,600 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">390,119 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:31.648%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td

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#000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" rowspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr style="height:21pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="9" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Residential Mortgage</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr style="height:21pt"><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">C&I</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">CRE</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Construction and Land </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Single-Family Residential </td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Loans transferred from held-for-investment to held-for-sale <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">268,272 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,600 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,154 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">280,026 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Sales <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(2)(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">291,667 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">3,600 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-

***color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">8,154 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">303,421 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:bottom">Purchases</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">60,962 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve align:baseline">(4) </td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">211,136 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">272,098 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="33" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)

Includes write-downs of $1 million to the allowance for loan losses related to loans transferred from held-for-investment to held-for-sale for both the three and six months ended June 30, 2024, and $308 thousand and $1 million for the three and six months ended June 30, 2023, respectively. (2)Includes originated loans sold of $95 million and $187 million for the three and six months ended June 30, 2024, respectively, and $92 million and $203 million for the three and six months ended June 30, 2023, respectively. Originated loans sold consisted primarily of C&I loans for each of the three and six months ended June 30, 2024 and 2023. <div

style="padding-left:18pt;text-align:justify;text-indent:-18pt">(3)Includes $40 million and $136 million of purchased loans sold in the secondary market for the three and six months ended June 30, 2024, respectively, and $32 million and $100 million for the three and six months ended June 30, 2023, respectively. (4)C&I loan purchases were comprised of syndicated C&I term loans. 1389230000718000013964100013390***Housing Partnership, Tax Credit and Community Reinvestment Act Investments,***

Net The CRA encourages banks to meet the credit needs of their communities, particularly low- and moderate-income individuals and neighborhoods. The Company invests in certain affordable housing projects in the form of ownership interests in limited partnerships or limited liability companies that qualify for CRA consideration and tax credits. These entities are formed to develop and operate apartment complexes designed as high-quality affordable housing for lower income tenants throughout the U.S. To fully utilize the available tax credits, each of these entities must meet the affordable housing regulatory requirements for a 15-year minimum compliance period. The Company also invests in small business investment companies and new markets tax credit projects that qualify for CRA consideration, as well as eligible projects that qualify for production, historic and renewable energy tax credits. Investments in new markets tax credits promote development in low-

***income communities, investments in production and renewable energy tax credits help promote the development of renewable energy sources, and investments in historic tax credits promote the rehabilitation of historic buildings and economic revitalization of the surrounding areas.
 The majority of affordable housing partnership, tax credit and CRA investments discussed above are variable interest entities where the Company is a limited partner in these investments, and an unrelated third party is typically the general partner or managing member who has control over the significant activities of these investments. While the Company's interest in some of the investments may exceed 50% of the outstanding equity interests, the Company does not consolidate these investments due to the general partner's or managing member's ability to manage the entity, which is indicative of the general***

***partner’s or managing member’s power over the entity. The Company’s maximum exposure to loss in connection with these partnerships consists of the unamortized investment balance and any tax credits claimed that may become subject to recapture.
 The Company records its investments in qualifying affordable housing partnerships, net, using PAM. Following the adoption of ASU 2023-02 on January 1, 2024, the Company elects to account for its tax credit investments using PAM on a program-by-program basis if certain conditions are met. For the Company’s accounting policies on PAM, see Note 2 ***

— Current Accounting Developments and Summary of Significant Accounting Policies — Significant Accounting Policies Update — Income Taxes to the

***Consolidated Financial Statements in this Form 10-Q. For discussion on the Company's impairment evaluation and monitoring process of tax credit investments, refer to Note 3 — Fair Value Measurement and Fair Value of Financial Instruments — Affordable Housing Partnership, Tax Credit and CRA Investments, Net to the Consolidated Financial Statements in this Form 10-Q.
 <span style="color:#000000;font-family:'Times***

New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">The following table presents the investments and unfunded commitments of the Company's affordable housing partnership, tax credit, and CRA investments, net as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:42.174%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.502%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td

colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Liabilities - Unfunded Commitments (1) </td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Liabilities - Unfunded Commitments (1) </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> PAM: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership investments </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">475,751 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">293,387 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">419,785 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">251,746 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Tax credit and CRA investments </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">211,591 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">107,010 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity method of accounting and other: </td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credits and CRA investments </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">269,086 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">152,123 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">485,251 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">298,990 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">956,428 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-

color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">552,520 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">905,036 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">550,736 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> (1)Included in Accrued expenses and other liabilities<span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%"> on the Consolidated Balance Sheet. The following table presents additional information related to the investments in affordable housing partnership, tax credit and CRA investments for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-

align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td

colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credits and benefits (1): </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> PAM: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership investments </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">15,612 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">15,304 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">34,031 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">31,398 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credit and CRA investments </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,304 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">53,453 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td></tr><tr><td colspan="3"
style="background-
color:#cceeff;padding:2px 1pt;text-
align:left;vertical-align:bottom"><div
style="padding-left:10.5pt"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">Equity
method of accounting and other:
</td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="background-color:#cceeff;padding:0
1pt"></td><td colspan="3"
style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 17.5pt;text-align:left;vertical-align:bottom">Tax credit and CRA investments</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,543 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">58,404 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,137 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">72,902 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total tax credits and benefits </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">63,459 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">73,708 ***

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">121,621 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">104,300 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

***colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> ***

Amortization: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:10.5pt">PAM: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="padding-left:16.5pt">Affordable housing partnership investments (2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">9,774 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">10,506 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">23,643 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">23,172 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credit and CRA investments <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,015 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">43,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity method of accounting and other: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credit and CRA investments (4) (5) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">16,052 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">55,914 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,024 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Total amortization </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">45,841 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">66,420 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">96,218 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">89,196 </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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</tr><tr style="height:3pt"><td
colspan="3" style="border-bottom:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
#000;border-top:3pt double
#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid
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colspan="3" style="border-bottom:1pt solid
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#000;padding:0 1pt"></td><td
colspan="3" style="border-bottom:1pt solid

#000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-bottom:1pt solid #000;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table> (1)Included in Income tax expense <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:400;line-height:120%">on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023. (2)Amortization related to investments in qualified affordable housing partnerships under PAM was recorded inIncome tax expense on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023. <div style="padding-left:18pt;text-

align:justify;text-indent:-18pt">(3)Due to the adoption of ASU 2023-02 on January 1, 2024, amortization related to qualifying tax credit investments under PAM was recorded in Income tax expense on the Consolidated Statement of Income for the three and six months ended June 30, 2024. (4)<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:8pt;font-weight:400;line-height:120%;padding-left:8.68pt">Amortization related to tax credit and CRA investments was recognized in Amortization of tax credit and CRA investments as part of noninterest expense on the Consolidated Statement Income for the three and six months ended June 30, 2024 and 2023. (5)

Includes net impairment recoveries of $1 million and $2 million for the three and six months ended June 30, 2023, respectively, primarily related to historic tax credits. In comparison, there were no impairment recoveries or losses for three or six months ended June 30, 2024.
 The Company also held equity securities without readily determinable fair values totaling $148 million and $146 million as of June 30, 2024 and December 31, 2023, respectively. Equity securities without readily determinable fair values are included in Other Assets <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">and Affordable housing partnership, tax credit and CRA investments, net on the Consolidated Balance Sheet. P15Y The following table presents the investments and unfunded commitments of the Company's affordable housing partnership, tax credit, and CRA investments, net as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:42.174%"></td><td

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style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:12.502%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="27"
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#000000;padding:0 1pt"></td></tr><tr>
<td colspan="3" style="padding:0 1pt">

</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td

colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Liabilities - Unfunded Commitments (1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Assets</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Liabilities - Unfunded Commitments (1) </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:700;line-height:100%">PAM:
</td><td colspan="3"
style="padding:0 1pt"></td><td
colspan="3" style="border-top:1pt solid
#000000;padding:0 1pt"></td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="border-top:1pt
solid #000;padding:0 1pt"></td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="border-top:1pt
solid #000000;padding:0 1pt"></td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="border-top:1pt
solid #000;padding:0 1pt"></td></tr><tr>
<td colspan="3" style="background-
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align:left;vertical-align:bottom"><div
style="padding-left:9.75pt;text-
indent:-4.5pt"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">Affordable
housing partnership investments
</td><td colspan="3"
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1pt"></td><td style="background-
color:#cceeff;padding:2px 0 2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times***

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">475,751 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">293,387 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">419,785 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">251,746 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credit and CRA investments </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">211,591 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">107,010 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity method of accounting and other: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credits and CRA investments </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">269,086 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">152,123 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">485,251 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">298,990 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">956,428

</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">552,520 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">905,036 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">550,736 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <div style="padding-

left:18pt;text-align:justify;text-indent:-18pt">(1)Included in Accrued expenses and other liabilities on the Consolidated Balance Sheet. 475751000293387000419785000251

style="text-align:justify;text-indent:36pt">The following table presents additional information related to the investments in affordable housing partnership, tax credit and CRA investments for the three and six months

ended June 30, 2024 and 2023:

<table style="border-
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table;margin-bottom:5pt;vertical-align:text-
bottom;width:100.000%"><tr><td
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style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td> <td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td> <td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td><td

colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credits and benefits <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1)<span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">:
</td><td colspan="3"
style="padding:0 1pt"></td><td
colspan="3" style="border-top:1pt solid
#000000;padding:0 1pt"></td><td
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solid #000000;padding:0 1pt"></td><td
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solid #000000;padding:0 1pt"></td><td
colspan="3" style="padding:0 1pt"></td>
<td colspan="3" style="border-top:1pt
solid #000000;padding:0 1pt"></td><td
colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
</tr><tr><td colspan="3"
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align:left;vertical-align:bottom"><div
style="padding-left:10.5pt"><span
style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">PAM: </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership investments </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">15,612 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">15,304 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">34,031 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">31,398 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credit and CRA investments </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">26,304 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">53,453 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Equity method of accounting and other: </td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 17.5pt;text-align:left;vertical-align:bottom">Tax credit and CRA investments</td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,543 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">58,404 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">34,137 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">72,902 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total tax credits and benefits </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">63,459 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">73,708 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">121,621 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">104,300 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:15pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:3pt double #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortization: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> PAM: </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Affordable housing partnership investments <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(2) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">9,774 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">10,506 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">23,643 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">23,172 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Tax credit and CRA investments <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve

align:baseline">(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,015 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">43,316 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Equity method of accounting and other: </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Tax credit and CRA investments (4) (5) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">16,052 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">55,914 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,259 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,024 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none">

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">66,420 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">96,218 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">89,196 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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left:18pt;text-align:justify;text-indent:-18pt">(1)Included in Income tax expense on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023. (2)<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-

height:120%;padding-left:8.68pt">Amortization related to investments in qualified affordable housing partnerships under PAM was recorded in Income tax expense on the Consolidated Statement of Income for the three and six months ended June 30, 2024 and 2023. (3)Due to the adoption of ASU 2023-02 on January 1, 2024, amortization related to qualifying tax credit investments under PAM was recorded in <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%">Income tax expense on the Consolidated Statement of Income for the three and six months ended June 30, 2024. (4)Amortization related to tax credit and CRA investments was recognized in Amortization of tax credit and CRA investments as part of

noninterest expense on the Consolidated Statement Income for the three and six months ended June 30, 2024 and 2023. (5)Includes net impairment recoveries of $1 million and $2 million for the three and six months ended June 30, 2023, respectively, primarily related to historic tax credits. In comparison, there were no impairment recoveries or losses for three or six months ended June 30, 2024. 1561200015304000340310003139800<div style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:11pt;font-weight:700;line-height:120%">Goodwill Total goodwill was $466 million as of both June 30, 2024 and December 31, 2023. The Company's goodwill impairment test is performed annually, as of December 31, or more frequently as events occur or circumstances change that would more-likely-than-not reduce the fair value of a reporting unit below its carrying value. Based on the Company's annual goodwill impairment test as of December 31, 2023, there was no impairment. Additional information pertaining to the Company's accounting policy for goodwill is summarized in Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Goodwill <span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">to the Consolidated Financial Statements in the Company's 2023 Form 10-K. The Company performed an analysis of goodwill during the second quarter of 2024 that consisted of a qualitative assessment to determine if it was more likely than not that the carrying values of each reporting unit exceeded their estimated fair values. The results of this analysis indicated that no impairment of goodwill existed as of June 30, 2024. The Company has an equity method investment in Rayliant and its carrying value was $110 million as of June 30, 2024, of which $101 million was comprised of equity method goodwill. For additional information on this investment, Note 7 – Investments in Qualified Affordable Housing Partnerships, Tax Credit and

Other Investments, Net and Variable Interest Entities to the Consolidated Financial Statements in the Company's 2023 Form 10-K.46600000046600000The Company's goodwill impairment test is performed annually, as of December 31, or more frequently as events occur or circumstances change that would more-likely-than-not reduce the fair value of a reporting unit below its carrying value.00110000000101000000Short-Term Borrowings and Long-Term Debt The following table presents details of the Company's short-term and BTFP borrowings, FHLB advances, and long-term debt as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:36.034%"></td><td style="width:0.1%"></td><td

style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.543%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.549%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none">*</td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Interest Rates </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Maturity Dates </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amount</td><td colspan="3" style="padding:0 1pt"></td>*

<td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amount</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> BTFP borrowings </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">4.37%</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">3/19/2024</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">4,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> FHLB advances <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) — floating<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline"> (2) </td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 5.51% — 5.58% </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2024 — 2025 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">3,500,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Parent company </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Junior subordinated debt (3) — floating (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 7.15% </td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">12/15/2035</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">31,844 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">148,249 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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***Overnight Financing Rate plus the established spread. (3)The weighted-average interest rates for junior subordinated debt were 7.15% and 6.87% as of June 30, 2024 and December 31, 2023, respectively.
 The Bank's available borrowing capacity from FHLB advances totaled $8.3 billion as of June 30, 2024. The Bank's available borrowing capacity from the FHLB is derived from its portfolio of loans that are pledged to the FHLB, reduced by any outstanding FHLB advances. As of June 30, 2024, all advances were secured by real estate loans.***

***
 During the first quarter of 2024, the Company redeemed approximately $117 million of junior subordinated debt and repaid $4.5 billion of BTFP borrowings upon maturity. <span***

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%">For additional information on the BTFP and junior subordinated debt, refer to Note 10 — Short-Term Borrowings and Long-Term Debt to the Consolidated Financial Statements in the Company's 2023 Form 10-K. The following table presents details of the Company's short-term and BTFP borrowings, FHLB advances, and long-term debt as of June 30, 2024 and December 31, 2023: <table style="border-

collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:36.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.543%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

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colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Interest Rates </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Maturity Dates </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Amount</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amount</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td>

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top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Bank </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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color:#cceeff;padding:2px 1pt;text-align:center;vertical-align:bottom">3/19/2024</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">4,500,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> FHLB advances (1) —

floating<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline"> (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 5.51% — 5.58% </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> 2024 — 2025 </td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">3,500,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Parent company </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Junior subordinated debt <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(3) — floating <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom"> 7.15% </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:center;vertical-align:bottom">12/15/2035</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">31,844 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">148,249 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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weight:400;line-height:120%">(2) Floating interest rates are based on the Secured Overnight Financing Rate plus the established spread. (3) The weighted-average interest rates for junior subordinated debt were 7.15% and 6.87% as of June 30, 2024 and December 31, 2023, respectively. 0.043704500000000.05510.055835

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:11pt;font-weight:700;line-height:120%">Commitments and Contingencies <span style="color:#000000;font-family:'Times

***New Roman',sans-serif;font-size:10pt;font-style:italic;font-weight:700;line-height:120%">Commitments to Extend Credit — In the normal course of business, the Company provides loan commitments and letters of credit to customers on predetermined terms. These outstanding commitments to extend credit are not reflected in the accompanying Consolidated Financial Statements. While the Company does not anticipate losses from these transactions, commitments to extend credit are included in determining the appropriate level of allowance for unfunded credit commitments.
 <span id="if5e4ed904a5c4ab68dbec5299a78313a_The following table presents the Company's credit-related commitments as of June 30, 2024 and December 31,***

2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.367%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.259%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-

align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Expire in One Year or Less</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Expire After One Year Through Three Years

*** </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Expire After Three Years Through Five Years </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Expire After Five Years</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt***

solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Loan commitments</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">4,769,476 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,376,989 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">632,152 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">143,822 </td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">8,922,439 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,141,447 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Commercial letters of credit and standby letters of credit (“SBLCs”) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,206,498 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">357,450 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">150,329 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,122,720 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,836,997 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">2,610,761 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">5,975,974 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">3,734,439 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">782,481<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,266,542 </td><td style="background-

color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,759,436 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,752,208 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt

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 Loan commitments are agreements to lend to customers provided there are no violations of any conditions established in the agreement. Commitments generally have fixed expiration dates or other termination clauses and may require commitment fees. Since many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future funding requirements. Commercial letters of credit are issued to facilitate domestic and foreign trade transactions, while SBLCs are generally contingent upon the failure of the customers to perform according to the terms of the underlying contract with the***

***third party. As a result, the total contractual amounts do not necessarily represent future funding requirements. The Company's historical experience is that SBLCs typically expire without being funded. Additionally, in many cases, the Company holds collateral in various forms against these SBLCs. As part of its risk management activities, the Company monitors the creditworthiness of customers in conjunction with its SBLC exposure. Customers are obligated to reimburse the Company for any payment made on the customers' behalf. If the customers fail to pay, the Company would, as applicable, liquidate the collateral and/or offset existing accounts. As of June 30, 2024, total letters of credit of $2.8 billion consisted of SBLCs of $2.8 billion and commercial letters of credit of $31 million. In comparison, as of December 31, 2023, total letters of credit of $2.6 billion consisted of SBLCs of $2.6 billion and commercial letters of credit of $24 million. As of both June 30, 2024 and December 31, 2023, substantially all letters of credit were graded "Pass" using the Bank's internal credit risk rating system. ***
*** ***

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 The Company applies the same credit underwriting criteria to extend loans, commitments, and conditional obligations to customers. Each customer's creditworthiness is evaluated on a case-by-case basis. Collateral and financial guarantees may be obtained based on management's assessment of a customer's credit risk. Collateral may include cash, accounts receivable, inventory, personal property, plant and equipment, and real estate property.
 Estimated exposure to loss from these commitments is included in the allowance for unfunded credit commitments and amounted to $39 million and $38 million as of June 30, 2024 and December 31, 2023, respectively. <div style="text-***

***align:justify">
 Guarantees — From time to time, the Company sells or securitizes single-family and multifamily residential loans with recourse in the ordinary course of business. The Company is obligated to repurchase up to the recourse component of the loans if the loans default. The following table presents the maximum potential future payments and carrying value of loans sold or securitized with recourse as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:18.636%"></td><td style="width:0.1%"></td><td***

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Carrying Value (1) </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3"

style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Expire After One Year Through Three Years </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Expire After Three Years Through Five Years </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Expire After Five Years</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 7pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Single-family residential loans sold or securitized with recourse</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">3 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">4,698 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,888 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">4,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,888 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">14,841 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,996 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,996 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,445 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,020 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">3 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">15 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">180<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,539 </td><td style="background-color:#cceeff;border-bottom:3pt double

#000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,737 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

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bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">23,186 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">24,908 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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***weight:400;line-height:120%">(1)Represents the unpaid principal balance.
 The Company's recourse reserve related to these guarantees is included in the allowance for unfunded credit commitments and totaled $43 thousand and $40 thousand as of June 30, 2024 and December 31, 2023, respectively. The allowance for unfunded credit commitments is included in Accrued expenses and other liabilities on the***

***Consolidated Balance Sheet. The Company continues to experience minimal losses from the single-family and multifamily residential loan portfolios sold or securitized with recourse.
 Litigation — The Company is a party to various legal actions arising in the ordinary course of its business. In accordance with ASC 450, Contingencies, the Company accrues reserves for outstanding lawsuits, claims and proceedings when a loss contingency is***

probable and can be reasonably estimated. The Company estimates the amount of loss contingencies using current available information from legal proceedings, advice from legal counsel and available insurance coverage. Due to the inherent subjectivity of the assessments and unpredictability of the outcomes of the legal proceedings, any amounts accrued or included in this aggregate amount may not represent the ultimate loss to the Company from the legal proceedings in question. Thus, the Company's exposure and ultimate losses may be higher, and possibly significantly more, than the amounts accrued. While it is impossible to ascertain the ultimate resolution or range of financial liability, based on information known to the Company as of June 30, 2024, the Company does not believe there are any pending legal proceedings to which the Company is a party that, individually or in the aggregate, would reasonably be expected to have a material adverse effect on the Company's financial condition. In light of the inherent uncertainty in legal proceedings, however, there can be no assurance that the ultimate resolution will not exceed established reserves and it is

possible that the outcome of a particular matter, or a combination of matters, may be material to the Company's financial condition for a particular period, depending upon the size of the loss and the Company's income for that particular period. <span id="if5e4ed904a5c4ab68dbec5299a78313a_The following table presents the Company's credit-related commitments as of June 30, 2024 and December 31, 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:19.367%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.034%"></td><td style="width:0.1%"></td><td

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style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
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style="width:11.034%"></td><td
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style="width:0.384%"></td><td
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style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:14.259%"></td><td

style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Expire in One Year or Less</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Expire After One Year Through Three Years </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Expire After Three Years Through Five Years </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Expire After Five Years</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Loan commitments</td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,769,476 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,376,989 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">632,152 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">143,822 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">8,922,439 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,141,447 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Commercial letters of credit and standby letters of credit (“SBLCs”) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,206,498 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">357,450 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">150,329 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,122,720 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,836,997 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,610,761 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Total</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,975,974 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">3,734,439 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt

solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">782,481 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,266,542 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-

color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,759,436 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">11,752,208 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="display:none"></td><td
colspan="3" style="display:none"></td>
</tr></table>
4769476000337698900063215200011-
following table presents the maximum
potential future payments and carrying
value of loans sold or securitized with
recourse as of June 30, 2024 and
December 31, 2023:<div style="text-
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collapse:collapse;display:inline-
table;margin-bottom:5pt;vertical-align:text-
bottom;width:100.000%"><tr><td
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style="width:18.636%"></td><td
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style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:6.648%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td colspan="3"
style="display:none"></td><td
colspan="3" style="display:none"></td>
<td style="width:1.0%"></td><td
style="width:7.671%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:8.402%"></td><td
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style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:6.648%"></td><td
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style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:10.157%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:1.0%"></td><td
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style="width:0.1%"></td><td colspan="3"
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colspan="3" style="display:none"></td>

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1pt;text-align:left;vertical-align:bottom"> Carrying Value (1) </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="27" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">June 30, 2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">June 30, 2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">December 31, 2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Expire in One Year or Less</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="text-align:center">Expire After One Year Through Three Years </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Expire After Three Years Through Five Years </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Expire After Five Years</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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align:right;vertical-align:bottom">3 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">15 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">25 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,698 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,888 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4,741 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">5,888 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Multifamily residential loans sold or securitized with recourse</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">155 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,841 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,996 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">14,996 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,445 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,020 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none">

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#000;padding:2px 0;text-align:right;vertical-align:bottom">3 </td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">15 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">180

 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,539

</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,737 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">20,884 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

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solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">24,908 </td><td style="background-color:#cceeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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<div style="padding-left:18pt;text-
align:justify;text-indent:-18pt"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%">(1) Represents the unpaid principal balance. 300015000250004698000474100058 Litigation — The Company is a party to various legal actions arising in the ordinary course of its business. In accordance with ASC 450, Contingencies, the Company accrues reserves for outstanding lawsuits, claims and proceedings when a loss contingency is probable and can be reasonably estimated. The Company

estimates the amount of loss contingencies using current available information from legal proceedings, advice from legal counsel and available insurance coverage. Due to the inherent subjectivity of the assessments and unpredictability of the outcomes of the legal proceedings, any amounts accrued or included in this aggregate amount may not represent the ultimate loss to the Company from the legal proceedings in question.Stock Compensation Plans Pursuant to the Company's 2021 Stock Incentive Plan, as amended, the Company may issue stock, stock options, restricted stock, RSUs including performance-based RSUs, stock purchase warrants, stock appreciation rights, phantom stock and dividend equivalents to eligible employees, non-employee directors, consultants, and other service providers of East West and its subsidiaries.

***The Company has granted RSUs as its primary incentive awards. There were no outstanding awards other than RSUs as of both June 30, 2024 and December 31, 2023.
 The following table presents a summary of the total share-based compensation expense and the related net tax benefits associated with the Company's various employee share-based compensation plans for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td***

style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Stock

compensation costs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">10,666 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,364 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">23,654 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

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style="padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="padding:2px 0;text-align:right;vertical-align:bottom">9 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="padding:2px 0;text-align:right;vertical-align:bottom">525 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="padding:2px 0;text-align:right;vertical-align:bottom">792 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="padding:2px 0;text-align:right;vertical-align:bottom">8,815 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr>

***</table>
 Restricted Stock Units — RSUs are granted under the Company's long-term incentive plan at no cost to the recipient. RSUs generally cliff vest after three years of continued employment from the date of the grant and are authorized to settle in shares of the Company's common stock. Dividends are accrued during the vesting period and paid at the time of vesting. While a portion of RSUs are time-based vesting awards, others vest subject to the attainment of additional specified performance goals, referred to as "performance-based RSUs." Performance-based RSUs are granted annually upon approval by the Company's Compensation and Management Development Committee based on the performance in the year prior to the grant date of the award. The number***

***of awards that vest can range from zero percent to a maximum of 200% of the granted number of awards based on the Company's achievement of specified performance criteria over a performance period of three years. For information on accounting on stock-based compensation plans, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Stock-Based Compensation to the Consolidated Financial Statements of the Company's 2023 Form 10-K.
 The following table presents a summary of the activities for the Company's time- and performance-based RSUs that were settled***

in shares for the six months ended June 30, 2024. The number of performance-based RSUs stated below reflects the number of awards granted on the grant date. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:42.174%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.502%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Time-Based RSUs</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Performance-Based RSUs</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

align:center;vertical-align:bottom">Weighted-Average Grant Date Fair Value</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Shares</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Grant Date Fair Value</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Outstanding, January 1, 2024 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,206,518 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">74.29 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">276,223 </td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">78.59 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Granted</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">522,454 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">75.77 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">97,798 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">80.28 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Vested</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(305,954)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">71.68 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(91,960) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">77.67 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Forfeited</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(36,948)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">74.89 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Outstanding, June 30, 2024 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-

color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,386,070 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">75.41 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">282,061 </td><td style="background-color:#cceeff;border-bottom:3pt double

#000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">79.48 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

***</tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table>
 As of June 30, 2024, there were $45 million of unrecognized compensation costs related to unvested time-based RSUs expected to be recognized over a weighted-average period of 2.1 years, and $22 million of unrecognized compensation costs related to unvested performance-based RSUs expected to be recognized over a weighted-average period of 2.1 years. 00 The following table presents a summary of the total share-based compensation expense and the related net tax benefits associated with the Company's various employee share-based compensation plans for the***

three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($

in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Stock compensation costs</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">10,666 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">9,364 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">23,654 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">20,439 </td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt 2px 10pt;text-align:left;text-indent:-9pt;vertical-align:bottom">Related net tax benefits for stock compensation plans</td><td colspan="3" style="padding:0 1pt"></td><td style="padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="padding:2px 0;text-align:right;vertical-align:bottom">9 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="padding:2px 0;text-align:right;vertical-align:bottom">525 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="padding:2px 0;text-align:right;vertical-align:bottom">792 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="padding:0 1pt"></td><td style="padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">$</td><td style="padding:2px 0;text-align:right;vertical-align:bottom">8,815 </td><td style="padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> 1066600093640002365400020439000 style="text-align:justify;text-indent:36pt">The following table presents a summary of the activities for the Company's time- and performance-based RSUs that were settled in shares for the six months ended June 30, 2024. The number of performance-based RSUs stated below reflects the number of awards granted on the grant date. <table style="border-collapse:collapse;display:inline-

table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:42.174%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.496%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.502%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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<td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Shares</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Weighted-Average Grant Date Fair Value</td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Outstanding, January 1, 2024 </td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,206,518 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">74.29 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">276,223 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">78.59 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

***colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Granted</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">522,454 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">75.77 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">97,798 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">80.28 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Vested</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(305,954) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">71.68 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(91,960) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">77.67 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Forfeited</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(36,948)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">74.89 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Outstanding, June 30, 2024 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">1,386,070 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">75.41<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">282,061 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">79.48 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> 120651874.2927622378.5952245475.Equity and Earnings Per Share<div

style="text-align:justify;text-indent:36pt">The following table presents the basic and diluted EPS calculations for the three and six months ended June 30, 2024 and 2023. For more information on the calculation of EPS, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-style:italic;font-

weight:400;line-height:120%">Earnings Per Share to the Consolidated Financial Statements in the Company's 2023 Form 10-K. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td

colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr style="height:14pt"><td colspan="3" rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ and shares in thousands, except per share data) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:14pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Basic:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt

solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">288,230 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">312,031 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">573,305 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">634,470 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Weighted-average number of shares outstanding</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">138,980 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid

#000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">141,468 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">139,195 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">141,291 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Basic EPS</td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2.07 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2.21 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4.12 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4.49<span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Diluted: </td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

***colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">288,230 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">312,031 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">573,305 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">634,470 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Weighted-average number of shares outstanding</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">138,980 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">141,468 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">139,195 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">141,291 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Add: Dilutive impact of unvested RSUs

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">821 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">408 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">852 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">619 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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height:100%">139,801 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">141,876 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">140,047 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px

***0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">141,910 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Diluted EPS</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">2.06 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2.20<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%"> </td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4.09 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4.47 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

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 For both the three and six months ended June 30, 2024, approximately 3 thousand weighted-average shares of anti-dilutive RSUs were excluded from the diluted EPS computations. In comparison, approximately 1 million and 439 thousand weighted-average shares of anti-dilutive***

***RSUs were excluded from the diluted EPS computations for the three and six months ended June 30, 2023, respectively.
 Stock Repurchase Program — In 2020, the Company's Board of Directors authorized a stock repurchase program to buy back up to $500 million of the Company's common stock. For the three months ended June 30, 2024<span style="background-color:#ffffff;color:#000000;font-family:'Times New Roman',sans-serif;font-***

size:10pt;font-weight:400;line-height:120%">, the Company repurchased 560,645 shares at an average price of $72.74 per share at a total cost of $41 million<span style="background-color:#ffffff;color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-

height:120%">. For the six months ended June 30, 2024, the Company repurchased 1,742,496 shares at an average price of $70.72 per share at a total cost of $123 million. The Company did not repurchase any shares during the three and six months ended June 30, 2023. As of June 30, 2024, the Company had approximately $49 million available for repurchases under its stock repurchase program. <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:10pt;font-weight:400;line-height:120%">The following table presents the basic and diluted EPS calculations for the three and six months ended June 30, 2024 and 2023. For more information on the calculation of EPS, see Note 1 — Summary of Significant Accounting Policies — Significant Accounting Policies — Earnings Per Share<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"> to the Consolidated Financial Statements in the Company's 2023 Form 10-K. <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr style="height:14pt"><td colspan="3"

rowspan="2" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ and shares in thousands, except per share data) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:14pt"><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td

colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Basic:</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">288,230 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">312,031 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">573,305 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$

</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">634,470 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Weighted-average number of shares outstanding</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">138,980 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">141,468 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">139,195 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">141,291 </td><td

style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Basic EPS</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td>
<td colspan="3" style="display:none">
</td><td colspan="3"
style="display:none"></td><td
style="background-color:#cceeff;border-
top:1pt solid #000;padding:2px 0 2px
1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:700;line-
height:100%">$</td><td
style="background-color:#cceeff;border-
top:1pt solid #000;padding:2px 0;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">2.07
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:400;line-
height:100%"> </td><td
style="background-color:#cceeff;border-
top:1pt solid #000;padding:2px 1pt 2px
0;text-align:right;vertical-align:bottom">
</td><td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-color:#cceeff;border-
top:1pt solid #000;padding:2px 0 2px
1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2.21 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">4.12 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4.49 </td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Diluted:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">288,230 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">312,031 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">573,305 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">634,470 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Weighted-

average number of shares outstanding</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">138,980 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">141,468 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">139,195 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">141,291 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Add: Dilutive impact of unvested RSUs </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">821 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">408 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">852 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">619 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Diluted weighted-average number of shares outstanding</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">139,801 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">141,876 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">140,047 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">141,910 </td><td style="background-color:#ffffff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:bottom">Diluted EPS</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2.06<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2.20 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4.09 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">4.47 </td><td style="background-color:#cceeff;border-bottom:1pt solid #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> 288230000312031000573305000634

Other Comprehensive Income (Loss)

The following table presents the changes in the components of AOCI balances for the three and six months ended June 30, 2024 and 2023:

<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:38.519%"></td><td

style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:13.227%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:13.081%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:14.250%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:13.087%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="27"
style="border-top:1pt solid #000;padding:0
1pt"></td></tr><tr><td colspan="3"
style="padding:2px 1pt;text-

align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Debt Securities <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:700;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Cash Flow Hedges</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div

style="text-align:center">Foreign Currency Translation Adjustments (2) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance, April 1, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(640,734)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(20,918)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(18,342)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(679,994)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net unrealized losses arising during the period</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(43,618) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(68,207) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,249) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(119,074) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Amounts reclassified from AOCI</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,816 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,320 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">17,136 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Changes, net of tax</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(40,802)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,887)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,249)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(101,938)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, June 30, 2023 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0;text-align:right;vertical-align:bottom">(681,536)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(74,805)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(25,591)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">(781,932)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance, April 1, 2024</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(601,510)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px

0;text-align:right;vertical-align:bottom">(43,706)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(17,517)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(662,733)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net unrealized gains (losses) arising during the period </td><td colspan="3"

style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,773 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(17,678) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(1,311)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(10,216)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Amounts reclassified from AOCI</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">1,451 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,325 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,776 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Changes, net of tax</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">10,224 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(353) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,311) </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,560 </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, June 30, 2024 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

***align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(591,286)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"><div style="margin-bottom:2pt">
</div></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-***

color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(44,059)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(18,828)

</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(654,173)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt

solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:38.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.373%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.250%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:12.941%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Debt Securities(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-

align:bottom">Cash Flow Hedges</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Foreign Currency Translation Adjustments (2) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-

align:left;vertical-align:bottom">Balance, January 1, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(694,815)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(49,531)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(21,283)

</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(765,629)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:400;line-height:100%">Net unrealized gains (losses) arising during the period </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">657 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47,121) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,308)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(50,772)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Amounts reclassified from AOCI</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,622 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,847 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,469 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Changes, net of tax</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px

1pt;text-align:right;vertical-align:bottom">13,279 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(25,274) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">(4,308)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(16,303)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, June 30, 2023 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(681,536)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(74,805)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(25,591)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(781,932)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, January 1, 2024 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(601,881)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">2,624 </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(21,339)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(620,596)</td><td style="background-color:#ffffff;border-top:3pt double

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net unrealized gains (losses) arising during the period </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,491 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(81,340) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,511 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(72,338) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Amounts reclassified from AOCI</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,104 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,657 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,761 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">Changes, net of tax</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,595 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(46,683) </td><td style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,511 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33,577) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, June 30, 2024 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(591,286)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(44,059)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(18,828)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">(654,173)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> (1)Includes after-tax unamortized losses related to AFS debt securities that were transferred to HTM in 2022. <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

***weight:400;line-height:120%">(2)Represents foreign currency translation adjustments related to the Company's net investment in non-U.S. operations, including related hedges. The functional currency and reporting currency of the Company's foreign subsidiary was RMB and USD, respectively.
 The following table presents the components of other comprehensive income (loss), reclassifications to net income and the related tax effects for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:42.613%"></td><td***

style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
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style="width:1.0%"></td><td
style="width:7.818%"></td><td
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style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td

style="width:7.525%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.826%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Three Months Ended June 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Before-Tax</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Tax Effect</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Net-of-Tax</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Before-Tax</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Tax Effect</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Net-of-Tax</td></tr><tr><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt securities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net unrealized gains (losses) on AFS debt

securities arising during the period </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,421 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">(3,648) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">8,773 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(61,939)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,321 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(43,618)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Reclassification adjustments:</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Net realized gains on AFS debt securities reclassified into net income (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,785) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">528 ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,257)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortization of unrealized losses on transferred debt securities

<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,845 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,137) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,708 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,998 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(1,182) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,816 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-

top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,481 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,257) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">10,224 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(57,941) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,139 </td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(40,802)</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash flow hedges:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:120%">Net unrealized losses arising during the period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(25,095) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,417 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(17,678) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(96,457) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,250 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(68,207)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net realized losses reclassified into net income (3) </td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,594 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,269) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">17,325 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,252 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,932) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,320 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">(501)</td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">148 </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(353) </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(76,205) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">22,318 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,887) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign currency translation adjustments, net of hedges:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net unrealized losses arising during the

period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,311) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(1,311)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6,107)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,142)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,249)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,311)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,311)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6,107) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,142) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(7,249) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Other comprehensive income (loss) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-

color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">12,669 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">(4,109) </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">8,560<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%"> </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(140,253)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">38,315 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt

solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(101,938)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:42.613%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td
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style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:2.285%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
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style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.387%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months Ended June 30,</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Before-Tax</td><td colspan="3" style="border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Tax Effect</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Net-of-Tax</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Before-Tax</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Tax Effect</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Net-of-Tax</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt securities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:120%">Net unrealized gains arising during the period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">9,139 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(2,648)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">6,491 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">921 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">(264)
</td><td style="background-
color:#cceeff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-
color:#cceeff;padding:2px 0 2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">$
</td><td style="background-
color:#cceeff;padding:2px 0;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">657
</td><td style="background-
color:#cceeff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="display:none">
</td></tr><tr><td colspan="3"
style="background-
color:#ffffff;padding:2px 1pt 2px
6.25pt;text-align:left;vertical-
align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-***

weight:400;line-height:120%">Reclassification adjustments:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net realized (gains) losses on AFS debt securities reclassified into net income <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:120%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,834) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">542 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,292) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

***align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:100%;position:relative;top:-3.15pt;ve
align:baseline">(4) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,956) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,044 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-***

align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortization of unrealized losses on transferred securities (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,661 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,265) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,396 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">7,919 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,341) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,578 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,966 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(4,371) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,595 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">18,840 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,561) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,279 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash flow hedges:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net unrealized losses arising during the period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(115,471)

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,131 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(81,340) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(66,614) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,493 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47,121) </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net realized losses reclassified into net income <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:120%;position:relative;top:-3.15pt;ve
align:baseline">(3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49,199 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(14,542)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,657 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">30,896 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(9,049) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(66,272)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">19,589 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(46,683) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(35,718)

</td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,444 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(25,274) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign currency translation adjustments, net of hedges:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net unrealized gains (losses) arising during the period </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">2,684 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(173) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,511 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,481)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(827)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(4,308) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,684 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(173) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,511 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(3,481) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(827) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:400;line-height:100%">(4,308)
</td><td style="background-
color:#ffffff;border-top:1pt solid
#000000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="display:none">
</td></tr><tr><td colspan="3"
style="background-
color:#cceeff;padding:2px 1pt 2px
5.5pt;text-align:left;text-
indent:-4.5pt;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:120%">Other
comprehensive loss</td><td
colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-color:#cceeff;border-
bottom:3pt double #000000;border-top:1pt
solid #000000;padding:2px 0 2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">$
</td><td style="background-
color:#cceeff;border-bottom:3pt double
#000000;border-top:1pt solid
#000000;padding:2px 0;text-
align:right;vertical-align:bottom"><span***

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(48,622)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">15,045 ***

</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(33,577)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(20,359)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$

</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">4,056 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid

#000000;padding:2px 0;text-align:right;vertical-align:bottom">(16,303)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr></table> (1)Pre-tax amounts were reported in<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-

height:120%"> Net gains (losses) on AFS debt securities on the Consolidated Statement of Income. (2)Represents unrealized losses amortized over the remaining lives of securities that were transferred from the AFS to HTM portfolio in 2022. (3)Pre-tax amounts related to cash flow hedges on

variable rate loans and long-term borrowings, where applicable, were reported in Interest and dividend income and   in Interest expense, respectively<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

style:italic;font-weight:400;line-height:120%">, on the Consolidated Statement of Income. In the first quarter of 2023, the pre-tax amount also included the terminated cash flow hedge where the forecasted cash flows were no longer probable to occur and was reported in Noninterest income on the Consolidated Statement of Income. (4)<span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-weight:400;line-height:120%;padding-

left:8.68pt">Represents the loss related to an AFS debt security that was written off in the first quarter of 2023. The following table presents the changes in the components of AOCI balances for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:38.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.227%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:13.081%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.250%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.087%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="27" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Debt Securities (1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Cash Flow Hedges</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Foreign Currency Translation Adjustments (2) </td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance, April 1, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:700;line-height:100%">(640,734)
</td><td style="background-
color:#cceeff;border-top:1pt solid
#000000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-color:#cceeff;border-
top:1pt solid #000000;padding:2px 0 2px
1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:700;line-
height:100%">$</td><td
style="background-color:#cceeff;border-
top:1pt solid #000000;padding:2px 0;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">(20,918)
</td><td style="background-
color:#cceeff;border-top:1pt solid
#000000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#cceeff;padding:0 1pt"></td><td
style="background-color:#cceeff;border-
top:1pt solid #000000;padding:2px 0 2px
1pt;text-align:left;vertical-align:bottom">***

$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(18,342)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(679,994)

</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net unrealized losses arising during the period</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(43,618)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(68,207) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,249) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(119,074) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Amounts reclassified from AOCI</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,816 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,320 </td><td

style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,136 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px

7.75pt;text-align:left;vertical-align:bottom">Changes, net of tax</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(40,802)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,887)</td><td style="background-color:#ffffff;border-top:1pt solid

#000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,249)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(101,938)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, June 30, 2023 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(681,536)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(74,805)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(25,591)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(781,932)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance, April 1, 2024</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(601,510)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(43,706)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-

color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(17,517)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">

(662,733)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net unrealized gains (losses) arising during the period </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,773 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(17,678)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,311)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(10,216)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Amounts reclassified from AOCI</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,451 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">17,325 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,776 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Changes, net of tax</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,224 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(353)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,311)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">8,560 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, June 30, 2024 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

***weight:700;line-height:100%">(591,286)
</td><td style="background-
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#000000;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td>
<td colspan="3" style="background-
color:#ffffff;padding:0 1pt"><div
style="margin-bottom:2pt">
</td><td
style="background-color:#ffffff;border-
bottom:3pt double #000000;border-top:1pt
solid #000000;padding:2px 0 2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">$
</td><td style="background-
color:#ffffff;border-bottom:3pt double
#000000;border-top:1pt solid
#000000;padding:2px 0;text-
align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-
weight:700;line-height:100%">(44,059)
</td><td style="background-
color:#ffffff;border-bottom:3pt double
#000000;border-top:1pt solid
#000000;padding:2px 1pt 2px 0;text-***

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(18,828)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(654,173)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:38.519%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td

style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:13.373%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:13.081%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:14.250%"></td><td
style="width:0.1%"></td><td
style="width:0.1%"></td><td
style="width:0.384%"></td><td
style="width:0.1%"></td><td
style="width:1.0%"></td><td
style="width:12.941%"></td><td
style="width:0.1%"></td></tr><tr
style="height:3pt"><td colspan="27"
style="border-top:1pt solid #000;padding:0
1pt"></td></tr><tr><td colspan="3"
style="padding:2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> Debt Securities(1) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Cash Flow Hedges</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">Foreign Currency Translation Adjustments (2) </td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Balance, January 1, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(694,815)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(49,531)</td><td style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(21,283)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-

size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(765,629)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net unrealized gains (losses) arising during the period </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">657 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47,121) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,308) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(50,772) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Amounts reclassified from AOCI</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,622 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,847 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">34,469 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Changes, net of tax</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,279 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(25,274) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,308) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(16,303) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, June 30, 2023 </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(681,536)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(74,805)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px~~

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(25,591)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">(781,932)</td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, January 1, 2024 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double

#000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(601,881)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">2,624 </td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(21,339)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-

align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 0;text-align:right;vertical-align:bottom">(620,596)</td><td style="background-color:#ffffff;border-top:3pt double #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net unrealized gains (losses) arising during the period

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,491 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(81,340) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">2,511 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(72,338) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Amounts reclassified from AOCI</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

***color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,104 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,657 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38,761 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Changes, net of tax</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">

10,595 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(46,683) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">2,511 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(33,577) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Balance, June 30, 2024 </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double

#000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(591,286)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-

color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(44,059)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(18,828)

</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(654,173)</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt

solid #000;padding:0 1pt"></td></tr></table> (1)Includes after-tax unamortized losses related to AFS debt securities that were transferred to HTM in 2022. (2)Represents foreign currency translation adjustments related to the Company's net investment in non-U.S. operations, including related hedges. The functional currency and reporting currency of the Company's foreign subsidiary was

***RMB and USD, respectively.
-640734000-20918000-18342000-679994000-43618000-68207000-7249000-119074000-2816000-143200000-17136000-40802000-53887000-7249000-101938000-681536000-74805000-25591000-781932000-601510000-43706000-17517000-662733000873000-17678000-1311000-10216000-1451000-173250000-1877600010224000-353000-1311000856000-591286000-44059000-18828000-654173000-694815000-49531000-21283000-765629000657000-47121000-4308000-50772000-12622000-218470000-3446900013279000-25274000-4308000-16303000-681536000-74805000-25591000-781932000-6018810002624000-21339000-6205960006491000-8134000025110000-72338000-4104000-346570000-3876100010595000-4668300025110000-33577000-591286000-44059000-18828000-654173000 The following table presents the components of other comprehensive income (loss), reclassifications to net***

income and the related tax effects for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:42.613%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.525%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.671%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td

style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.818%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.525%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.826%"></td><td style="width:0.1%"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Three

Months Ended June 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px

1pt;text-align:center;vertical-align:bottom">Before-Tax</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Tax Effect</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Net-of-Tax</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Before-Tax</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Tax Effect</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Net-of-Tax</td></tr><tr><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt securities:</td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr>

<td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net unrealized gains (losses) on AFS debt securities arising during the period </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,421 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3,648)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">8,773 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(61,939)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">18,321 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(43,618) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Reclassification adjustments:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3"

style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net realized gains on AFS debt securities reclassified into net income (1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,785) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">528 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,257) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortization of unrealized losses on transferred debt securities (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,845 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,137) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,708 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,998 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,182) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,816 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px

18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,481 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,257) </td><td style="background-color:#cceeff;border-top:1pt solid

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,224 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(57,941) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,139 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(40,802) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Cash flow hedges:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net unrealized losses arising during the period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(25,095)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">7,417 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(17,678) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(96,457) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">28,250 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(68,207) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:120%">Net realized losses reclassified into net income (3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,594 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,269)

</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">17,325 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,252 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,932) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,320 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net

change</td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(501)</td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">148 </td><td style="background-color:#ccceff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(353) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(76,205) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">22,318 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(53,887) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign currency translation adjustments, net of

hedges:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

***#000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net unrealized losses arising during the period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,311) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— ***

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,311)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6,107)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(1,142) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,249) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2"

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,311)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(1,311)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(6,107)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,142)

</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(7,249)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Other comprehensive income (loss) </td><td colspan="3" style="background-color:#cceeff;padding:0

1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">12,669 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt

solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(4,109)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double

#000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">8,560 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

***style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(140,253)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">38,315 ***

</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(101,938)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt

solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:42.613%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.379%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.379%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.379%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td

style="width:1.0%"></td><td style="width:7.233%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:2.285%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.525%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.387%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="33" style="border-bottom:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Six Months

Ended June 30,</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="15" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3"

style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Before-Tax</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Tax Effect</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Net-of-Tax</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Before-Tax</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Tax Effect</td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:center;vertical-align:bottom">Net-of-Tax</td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Debt securities:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net unrealized gains arising during the period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">9,139 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(2,648)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">6,491 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">921 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(264)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">657 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 6.25pt;text-align:left;vertical-align:bottom">Reclassification adjustments:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net realized (gains) losses on AFS debt securities reclassified into net income <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:5.85pt;font-weight:400;line-height:120%;position:relative;top:-3.15pt;ve
align:baseline">(1) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(1,834) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">542 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,292) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,000 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (4) </td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,956) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,044 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Amortization of unrealized losses on transferred securities (2) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,661 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,265) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">5,396 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,919 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(2,341) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,578 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,966 </td><td

style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,371) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,595 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">18,840 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(5,561) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,279 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash flow hedges:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-

color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 12.25pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net unrealized losses arising during the

period</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(115,471) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">34,131 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(81,340) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(66,614) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,493 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(47,121) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net realized losses reclassified into net income (3) </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">49,199 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(14,542) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">34,657 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">30,896 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(9,049) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">21,847 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(66,272)</td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,589 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(46,683) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(35,718) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,444 </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(25,274) </td><td style="background-color:#cceeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="display:none"> </td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Foreign currency translation adjustments, net of hedges:</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid

#000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:120%">Net unrealized gains (losses) arising during the period </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,684 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(173) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,511 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,481) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(827)

</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,308)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 18.25pt;text-align:left;vertical-align:bottom">Net change</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">

2,684 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(173) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">2,511 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,481) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(827) </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(4,308)</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Other comprehensive loss</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(48,622)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid

#000000;padding:2px 0;text-align:right;vertical-align:bottom">15,045 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">(33,577)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(20,359)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">4,056 </td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;border-

bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">(16,303)</td><td style="background-color:#cceeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr style="height:3pt"><td colspan="39" style="border-bottom:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="display:none"></td></tr></table> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:8pt;font-

weight:400;line-height:120%">(1)Pre-tax amounts were reported in Net gains (losses) on AFS debt securities on the Consolidated Statement of Income. (2)Represents unrealized losses amortized over the remaining lives of securities that were transferred from the AFS to HTM portfolio in 2022. <div style="padding-left:18pt;text-

align:justify;text-indent:-18pt">(3)Pre-tax amounts related to cash flow hedges on variable rate loans and long-term borrowings, where applicable, were reported in Interest and dividend income and in<span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:8pt;font-style:italic;font-weight:400;line-height:120%"> Interest expense, respectively, on the Consolidated Statement of Income. In the first quarter of 2023, the pre-tax amount also included the terminated cash flow hedge where the forecasted cash flows were no longer probable to occur and was reported in Noninterest income on the Consolidated Statement of Income. <div

style="padding-left:18pt;text-align:justify;text-indent:-18pt">(4)Represents the loss related to an AFS debt security that was written off in the first quarter of 2023. 12421000364800087730006193900018321000-436180001785000528000125700000038450001137000270800039980001182000-2816000144810004257000102240005794100017139000408020002509500074170001767800096457000282500006820700024594000726900017325000202520005932000143200005010001480003530007620500022318000538870001311000013110000610700011420007249000131100013110006107000114200072490001266900041090008560000140253000383150001019380009139000264800064910009210006

10000000-2956000-7044000-7661000-2265000-5396000-7919000-2341000-55780001496600043710001059500018840(115471000-34131000-81340000-66614000-19493000-47121000-49199000-14542000-34657000-30896000-9049000-21847000-66272000-19589000-46683000-35718000-10444000-252740002684000173000251100034810008270004308000268400017300025110003481000827000-4308000-48622000-15045000-33577000-20359000-4056000-16303000Business Segments The Company organizes its operations into three reportable operating segments: (1) Consumer and Business Banking; (2) Commercial Banking; and (3) Other. These segments are defined by the type of customers served, and the related products and services provided. The segments reflect how financial information is currently evaluated by management. Operating segment results are based on the Company's internal management reporting

***process, which reflects assignments and allocations of certain balance sheet and income statement items. The information presented is not indicative of how the segments would perform if they operated as independent entities.
 The Consumer and Business Banking segment primarily provides financial products and services to consumer and commercial customers through the Company's domestic branch network and digital banking platforms. This segment offers consumer and commercial deposits, mortgage and home equity loans, and other products and services. It also originates commercial loans for small- and medium-sized enterprises through the Company's branch network. Other products and services provided by this segment include wealth management, treasury management, interest rate risk hedging and foreign exchange services. ***

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 The Commercial Banking segment primarily generates commercial loan and deposit products. Commercial loan products include CRE lending, construction financing, commercial business lending, working capital lines of credit, trade finance, letters of credit, affordable housing lending, asset-based lending, asset-backed finance, project finance and equipment financing. Commercial deposit products and other financial services include treasury management, foreign exchange services and interest rate and commodity risk hedging.
 The remaining centralized functions, including the corporate treasury activities of the Company and eliminations of inter-***

segment amounts, have been aggregated and included in the Other segment, which provides broad administrative support to the two core segments, namely the Consumer and Business Banking and the Commercial Banking segments. The Company utilizes an internal reporting process to measure the performance of the three operating segments within the Company. The internal reporting process derives operating segment results by utilizing allocation methodologies for revenues and expenses. Net interest income of each segment represents the difference between actual interest earned on assets and interest incurred on liabilities of the segment, adjusted for funding charges or credits through the Company's internal funds transfer pricing ("FTP") process. Noninterest income and noninterest expense directly attributable to a business segment are assigned to that segment. Indirect costs, including technology-related costs and corporate

overhead, are allocated based on a segment's estimated usage using factors including but not limited to, full-time equivalent employees, net interest income, and loan and deposit volume. Charge-offs are recorded to the segment directly associated with the respective loans charged off, and provision for credit losses is recorded to the segments based on the related loans for which allowances are evaluated. The Company's internal reporting process utilizes a full-allocation methodology. Under this methodology, corporate and indirect expenses incurred by the Other segment are allocated to the Consumer and Business Banking and the Commercial Banking segments, except certain corporate treasury-related expenses and insignificant unallocated expenses.
***
 ***
*** The corporate treasury function within the Other segment is responsible for the Company's liquidity and interest rate***

management, and the internal FTP process. The FTP process is formulated with the goal of encouraging loan and deposit growth that is consistent with the Company's overall profitability objectives, as well as providing a reasonable and consistent basis for the measurement of its business segments' net interest margins and profitability. The FTP process charges a cost to fund loans ("FTP charges for loans") and allocates credits for funds provided from deposits ("FTP credits for deposits") using internal FTP rates. FTP charges for loans are determined based on a matched cost of funds, which is tied to the pricing and term characteristics of the loans. FTP credits for deposits are based on matched funding credit rates, which are tied to the implied or stated maturity of the deposits. FTP credits for deposits reflect the long-term value generated by the deposits. The net spread between the total internal FTP charges and credits is recorded as part of net interest income in the Other segment. The FTP process transfers the corporate interest rate risk exposure to the treasury function within the Other segment, where such exposures are centrally managed. The Company's

***internal FTP assumptions and methodologies are reviewed at least annually to ensure that the process is reflective of current market conditions.
 The following tables present the operating results and other key financial measures for the individual operating segments as of and for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:45.605%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td***

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style="height:3pt"><td colspan="27"
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1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-
family:'Times New Roman',sans-serif;font-
size:9pt;font-weight:700;line-
height:100%">($ in thousands)
</td><td colspan="3" style="padding:0

1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer and Business Banking</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial Banking</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-

height:100%">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Three Months Ended June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

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height:100%">293,292 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">260,780 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(843)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">553,229 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (Reversal of) provision for credit losses </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,245) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">40,245 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ccceff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Noninterest income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,769 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">50,720 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,184 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,673 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Noninterest expense</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108,124 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92,064 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,246 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">236,434 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Segment income (loss)

before income taxes </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">215,182 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">179,191 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(29,905) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,468 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3"

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weight:400;line-height:100%">151,578 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">126,441 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">

$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">10,211 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">288,230 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">As of June 30, 2024</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment assets</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$

</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,909,978 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">35,510,954 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,047,340 </td> <td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td

style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">72,468,272 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:45.605%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td

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align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
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weight:700;line-height:100%">($ in
thousands)</td><td colspan="3"
style="padding:0 1pt"></td><td
colspan="3" style="padding:2px 1pt;text-
align:center;vertical-align:bottom"><span
style="color:#000000;font-family:'Times***

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Consumer and Business Banking</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial Banking</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Three Months Ended June 30, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3"

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<td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net interest income (loss) before provision for credit losses </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">307,522 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">263,040 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">(3,816) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$ </td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">566,746 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> </tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Provision for credit losses</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,524 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,476 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Noninterest income

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27,120 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,538 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">8,973 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">78,631 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Noninterest expense</td><td colspan="3" style="background-color:#ffffff;padding:0

1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">107,027 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,333 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">66,429 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">261,789 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Segment income (loss) before income taxes </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">222,091 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">196,769 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">(61,272) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">357,588 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment net income</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">156,853 </td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">139,030 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">16,148 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">312,031 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">As of June 30, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td>

<td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment assets</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-

align:right;vertical-align:bottom">18,411,209 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">33,754,957 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">16,366,515 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">68,532,681 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:45.605%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td

style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.644%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Consumer and Business Banking </td>

<td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Commercial Banking </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Other</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt

***solid #000;padding:2px 1pt;text-align:left;vertical-align:top">Six Months Ended June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none">

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style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Net interest income before provision for credit losses </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">585,056 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">521,129 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,183 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,118,368 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (Reversal of) provision for credit losses </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(680) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,680 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Noninterest income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,311 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">97,186 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,164 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">163,661 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Noninterest

expense</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">227,424 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">198,371 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">57,514 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">483,309 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment income (loss) before income taxes</td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">410,623 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">357,264 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid

#000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(31,167) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">736,720 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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height:100%">289,250 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">252,022 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">32,033 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">573,305 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">As of June 30, 2024</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

#000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment assets</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,909,978 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">35,510,954 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,047,340 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-

bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">72,468,272 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Consumer

and Business Banking </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Commercial Banking </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Other</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr>

<tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Six Months Ended June 30, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net interest income before reversal of credit losses</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">611,764 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">499,763 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-

color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">55,080 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">1,166,607 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Provision for credit losses </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,536 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">25,464 </td><td style="background-

***color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">46,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> ***

Noninterest income (loss) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">53,122 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">86,137 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(650) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">138,609 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">Noninterest expense</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">220,850 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">175,581 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-

color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">83,805 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">480,236 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment income (loss) before income taxes

</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">423,500 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">384,855 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-

color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(29,375) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">778,980 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment net income</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">299,100 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> $</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">273,487 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">61,883 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">634,470 </td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">As of June 30, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid

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color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,411,209 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">33,754,957 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">16,366,515 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-

bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">68,532,681 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> 323 The following tables present the operating results and other key financial measures for the individual operating segments as of and for the three and six months ended June 30, 2024 and 2023: <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:45.605%"></td><td

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#000000;padding:0 1pt"></td></tr><tr>
<td colspan="3" style="padding:2px

1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer and Business Banking</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial Banking</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other</td><td colspan="3" style="padding:0 1pt"></td>

<td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Three Months Ended June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">293,292 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">260,780 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(843)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">553,229 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (Reversal of) provision for credit losses </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,245) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">40,245 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">37,000 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Noninterest income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,769 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-

weight:400;line-height:100%">50,720 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">7,184 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">84,673 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Noninterest expense</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">108,124 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">92,064 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">36,246 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">236,434 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Segment income (loss) before income taxes </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">215,182 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">179,191 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(29,905) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">364,468 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px

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</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">151,578 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">126,441 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">10,211 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">288,230 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">As of June 30, 2024</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td

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color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,909,978 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">35,510,954 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,047,340 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-

bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">72,468,272 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:45.605%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td

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style="height:3pt"><td colspan="27"
style="border-top:1pt solid #000;padding:0
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style="padding:2px 1pt;text-
align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Times
New Roman',sans-serif;font-size:9pt;font-

weight:700;line-height:100%">($ in thousands)</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer and Business Banking</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial Banking</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Other</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:700;line-height:100%">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000000;padding:2px 1pt;text-align:left;vertical-align:bottom">Three Months Ended June 30, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">307,522 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">263,040 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">(3,816)</td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">566,746 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Provision for credit losses</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,524 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">20,476 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Noninterest income </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">27,120 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">42,538 </td><td style="background-

color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,973 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">78,631 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-

align:left;vertical-align:bottom">Noninterest expense</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">107,027 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">88,333 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

<td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">66,429 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">261,789 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> <span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Segment income (loss) before income taxes </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">222,091 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">196,769 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px

0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(61,272) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">357,588 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="display:none"></td><td

colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment net income</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-

align:right;vertical-align:bottom">156,853 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">139,030 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td

style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">16,148 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">312,031 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">As of June 30, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td

colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment assets</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,411,209 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">33,754,957 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">16,366,515 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">68,532,681 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:45.605%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.385%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td

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align:left;vertical-align:bottom"> Consumer and Business Banking </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Commercial Banking </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Other</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-

align:center;vertical-align:bottom">Total</td></tr> <tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:top">Six Months Ended June 30, 2024</td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td> <td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr> <tr><td colspan="3" style="display:none"> </td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td> <td colspan="3" style="display:none">

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align:right;vertical-align:bottom">585,056 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">521,129 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">12,183 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">1,118,368 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> (Reversal of) provision for credit losses </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(680) </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">62,680 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">62,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Noninterest income</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">52,311 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">97,186 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">14,164 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">163,661 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"

style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Noninterest expense</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">227,424 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">198,371 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">57,514 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">483,309 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-

align:left;vertical-align:bottom">Segment income (loss) before income taxes</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">410,623 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">357,264 </td><td style="background-color:#cceeff;border-

top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(31,167) </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td> <td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">736,720 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3"

style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Segment net income </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">289,250 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">252,022 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">32,033 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">573,305 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">As of June 30, 2024</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment assets</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid

#000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">19,909,978 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

~~New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">35,510,954 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">17,047,340 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px~~

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">72,468,272 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> <table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:45.683%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td

style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.384%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.624%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">($ in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-

top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Consumer and Business Banking </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom"> Commercial Banking </td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Other</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid

#000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:left;vertical-align:bottom">Six Months Ended June 30, 2023</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td>

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colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt 2px 5.5pt;text-align:left;text-indent:-4.5pt;vertical-align:bottom">Net interest income before reversal of credit losses</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-

align:right;vertical-align:bottom">611,764 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-color:#ccceff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ccceff;padding:2px 0;text-align:right;vertical-align:bottom">499,763 </td><td style="background-color:#ccceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ccceff;padding:0 1pt"></td><td style="background-

color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom">55,080 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#cceeff;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-

height:100%">1,166,607 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Provision for credit losses </td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">20,536 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-

align:right;vertical-align:bottom">25,464 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">46,000 </td><td style="background-

color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom"> Noninterest income (loss) </td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">53,122 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">86,137 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(650) </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">138,609 </td><td style="background-color:#cceeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td>

</tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Noninterest expense</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">220,850 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">175,581 </td><td

style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">83,805 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">480,236 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-

color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment income (loss) before income taxes</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">423,500 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">384,855 </td><td

style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(29,375)</td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">778,980 </td><td style="background-color:#cceeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment net income</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-

color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">299,100 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">273,487 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">61,883 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-

top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">634,470 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"> </td></tr><tr><td colspan="3" style="background-color:#cceeff;padding:2px 1pt;text-align:left;vertical-align:bottom">As of June 30, 2023</td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-

color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeff;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Segment assets</td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid

#000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,411,209 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Times

New Roman',sans-serif;font-size:9pt;font-weight:400;line-height:100%">33,754,957 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">16,366,515 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0 2px

1pt;text-align:left;vertical-align:bottom">$</td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">68,532,681 </td><td style="background-color:#ffffff;border-bottom:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:3pt"><td colspan="27" style="border-bottom:1pt solid #000;padding:0 1pt"></td></tr></table> 2932920002607800008430005532290003245000402450000370000002676900050722990500036446800015157800012644100013816000566746000552400020476000026006127200035758800015685300013903000016800006268000006200000052311000971863116700073672000028925000025202200036500001386090002208500001755810008382937500077898000029910000027348700006

Represents the change in the Company's allowance for loan losses as a result of the adoption of Accounting Standards Update ("ASU") 2022-02, Financial Instruments - Credit Losses (Topic 326): Troubled Debt Restructurings and the Vintage Disclosures on January 1, 2023.
Represents the impact of the adoption of ASU 2023-02, Investments - Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method on January 1, 2024. Refer to Note 2 — Current Accounting Developments and Summary of Significant Accounting Policies in this Form 10-Q for additional information.

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,F+BF@F>?.ZH2B$M:YN2"!OZ3&&F[C:F,N4
M!DYS^$S6+)/DL\PDR)]V[E(;:
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MS(%]#@GQ)\$"OGQV5Q;IW_[^MTQ\D20G
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M0E/MG$-,\;6+UCIPA[F)Q+)GY>]+?
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MQV$P)Y*:^[LF =E7Y*[Z4M;F2V$
*XK30XL<:+,;LCV16+8M4-_^*?P KOA4,C:E\
NX%*!\X+LE;M\2R9[&
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&/G%B2"C7R$BYBU$CD?
HX94[&,$IV=6*2_!#E&!ULE
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.5N&V7")D>G8J_V#)T;!

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O-
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M)^Y7"<'L37)F55[Y:'F5@ULQ 'N"&GE 1&?
G$^"UV)WT7?HK?*PTM>B9RB;
MO$XMNCS#)P9D[CUP']
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\%#_+ M-:12L- Z72P,D]
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']'K9PDE.Q([5L'@SQ\^9_D)-)S,\M99

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SXT!V0@+2T*A^<(BN.X755&R=!%@\5D0DM
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:SZS'TC$#:=>FAF<6F9,H)H-
M53YJU9C]DI*F/'O*&Z_8:T3 :!LQ?
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M.4M0X*ZNQ'O*V;4IW] H9_YPQ9</G28G(
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(+4VE4[TQ872&"]L%Y8D(Z#I(CTV6>94,
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YN+YLJ4#YTX[R)P;E3TJA^<=J\F($TP,K'PG'
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TD2^O'JF>>+.8WQ1_W]6&Q^
M3S=^D,XM'70[]:)
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MP+>6A6W#ZBS? J]UA]<()L3!S'*
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&LKL#HXYQ0Y1ASC'E*U>$MIV
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UB=$,I4ZWM&^2=|
)J';#]DG0XOCKT"|HWIV_XEK"
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R&:P["HASZJ),R-
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MHQE:XU.[/6>T-
GN3G)C1VER:H9EG3:9!9Q7(<3SX0QX,8S3D
MO*)K9@_:4T"6X|*8UNAN:R-
@M.XP&M'4:@|#C-931M,U5ZEB@_:-
B%_<(=E,G.W;3I):C+:*@|"B/QE@%'4YY$_B!I
MM;5RGYHG=P07;8]O7|X[H%DZ'9/ZS)-Y%*
P0$6&WXMCGL3HZH=_.)3JMY]_M?
YO^16Y?=R]PU6ZEN,5:|,=:6>NK,U1^0-
1L"YLY;9Q+[AF;]90UK#;Z/P-K M=($U7-
B_?]L^S=RRVIL#36QHDU
M975*^|YW/_G,U8RF>Q?PV>7HH#8*
(H$WU.<-JFNTC;ZQRO)&^Q9H!VS>:J^G
MMJ&
[M6]M:B^K8@DG7G#ORQL0JTWBK^|6)C%
MB7I*M%;J>WO&9[WD#:F#VJ@Y!=Y0GS>$
&^>:V<0=_^! $*H"X[M|_(N9=A-/.>PGF"
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M.LANHZ4U|$8'>$,81F=-
BJK.&^V;S!TPTGM8U_]V^-<|3O@0|5Y8
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MP+0 U3DH8%J ZAP4,"U =0X*F!:@.@<%3
M0G8,"I@6HSD$!TP)4YZ" :0&J
M)S?)|QFR8O5 M-
Q!S|8J[,!KRZ/HN3))P>B.O1H[#B3]$|G[CNM
#@A3F;.-Z[O3Z M[NSQ[:,_3,;RZFQ-
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7AE;!&AE7
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MZPI5;QYF>'7 0P!V4V=IIH5U5WBLK*F:/Q*
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CF_F+|;098BN%4SD6)LS!EM[43U7'*NXY=0

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MJ/XI#+^A!V\RYU*79%H&3,D+WMNIIEM@
J,,_0? MBG?
GK[B6\#>$:'2Q/ZP4'K044?""">U\6UMQ5[
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MV__2/\DMZ_1R || 2"F,.5>/(]XC,4G1|
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[&CJK'^7X@^$6@0O#;%!']^G^T5>NHJP)-5
M/_!Y,'A"*30L)\UD:TD+>M)\7I>VO5CV4?
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!D0_4$]8QIKY7_KO.%KR^CV_OHNX]^W:&X
M:953/[@NHW0=&]MILD&9/:+$K.-
+TA*%.Q'V56PR[*I^/+30J'&4LT-T=]S
M+Q+(2)'" AL)1W;E#<4YM:IP0 M;Z?
1ZC4_/@D?!0(SW.4J)4,B1F,!)I[-
HO#!3[=$85D@@4.Q^:%)&,=B$G(#
ME+:%+Z@^$)M@JB&$%A+;F/Q9*"G$2O*V
MXOE44/PNG"D9#)8(7I-
3.;L*G(N/3>:"36[0UOVHOM;;L[&I
M89ML".?&,8I4.%.^MV[/HQ^JIK!JH9

|OOC;)D^FI%WAU>RL7-74M_JQYT*K
MUO*LMFP#7[;NE:NHON-
"O/A.O9QI,7.IQ=K<8M8U*%G9T^FKROVO=
MA^7*7=M/KDP"Y "F4?
N51(+|3&JCMTD/ZBB)<'0WB]$3]Z+K|
(%'U_(O37J; M6W9J_!S9:!/]+XE&T%TF
$H20IH\;2*H4!9*
(D>R7ZO<8RR<)47Q$[6*'^.5
MFFA95VS2_J_:+?:X)FVBEFE,5Q.
[N%U]%3X&R##5-&.J-M5G.4?@9IW+S?HC
M"D=^X@E3P4_R6'!!;TG3;
MWR:C1CR68?,A$BJ&GWSK;1A"7V3:|BS8|
[)?K;+^N=)?H%=/KE?7$VP**E6^
MG@.4001;TX7>]*?
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QIV%O MG7]UW'A=EZ_-CV@.RU\N/&ZV5?
7'WI1GRMV[#_-3,?&.R8.*!Q4/*EYM%?]6 M-
E1"PO%Z3,9:J|YAN<&3$'QO,!:"_-*FFEG$
&5%AY .V6HL*_|K^HUAH;QD M7+.4#=?Q-
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M2@Z\F9\V3>+"M(S;E: O23CX-
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D".MO5,R*F_|YB
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U"',1
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#:0V>6'C*HFM M7%SO># 82X6Y:KGO"B|?
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I[-LI(1AT@F"0 MU;]@$"M;+#8S-
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#[LMPRS8EN.[J
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I_?MIDD$ M)=TGKTW_?7R3S_X,[=XX]?
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(1^MX@U5I3N%()H^S!Q0JN)U:IY/<8$EEO
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D6(LRN4F$_&K:*0LVL5V63B
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T.^_+E_='$_@ $Q)L'W;QT:E[F#
^6BTOG6@]'^I1LT*/E]IQ)MVGVV'
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WZ058'XND[MN\3"5'>Q9<(A'S4)Q"C%%E3C
M.&.?
8I6=A0SLT%,=>P;1?:;'Z=C8/IG3"=1Y'G5LS3
M+_[=Y_=0R--(;>F8VCIV"'3.5)-
C#),H*^IHM2Q- ,J)($SJ@QV%YNNBPF#
M*CPU"<1T'=OT5-
(+U'FN8CU9VWBU%>N18O5=,=@_\]B7B40
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:EC:M2X2,5Z82'WWY,QC\1"@W@^Y1$$B1K
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O*>;(!1V_%9&
JBN00'9+Q(*R'Z14$#VBX0"LE\D%)#](J& [!
<) M=4KHCJJUVTY M6#=U^?
\GJ8JL)]1'SO8KDO ' ;H$ 2)89P8VB 'R
P4S312O1DCG6$9A<[$: MRTN?%
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.W>.OZSBW[>32?
CH!0.QE811V@Q'_$=8Q%#YVPB-
5Y9M8F:4&O)TL!#J MTL?WE#.)BQW+
MW/';Q?%';:M/-:K,/K*KGOD9^\B.[?
PH4<<>UADT7KXB^JIZW3;!Q'$QU3M4
MOMR4 F"/MS(>%,@E*!#+QH9K8]:EPA-
0(&=SZ(N!!;EHVK^\;3.QX?@2HS#! M"L-P?
C?
AST__*K*ZKH\'ZK3A(JF\%__Z\>U/"W_]^/7C^

W_W M?W_Y_=>?WW_^\L,_'$KL6_3^?
_[S\>O_MEG'!.-AO%+CSWW/20N:X6-1SWC'
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PW@8KX"9T)&$W+LQ'WR3^F#(TPN&SAY-
53C> M48VQQO$.%4,:6YHH8<.RL:-
W]V9/X+;N<)M)L>5
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;=WA-L/%IMU=ZZKO6]
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M4-+T@"M0YEP*U8!P??_#]1]^^?4GY T?
Y'5=4!S?L$Q01HWT#C= ZC=]# <[
M!K0,4I,XPEX_E=RHIF(A&-
_,7@>)59(N:4MH>@O4N4#JJ*U2+ZLT_MVH
CKWPV07H@"MN$:S2]>Q?*FPQ5F/Y
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M&YN-F]$K6$!UZ>-
[R9|4$YUBT^U!|647QU^6L_)E:|
%_)9&59]8=VQYJARL
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VP'YBCARQX6-31>OB(ZK7K= MMJSS=.6-?
-U)4C>E
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QL" 735LU MMVU*-AQ?
8A0F6&$8SN|F_/EY9$56U_7Q0)TVW"B5]^*/
M&Y945:XJC>]X_J":@ZBF=ZAJMV[60C4Y/5
WU.A-!@(Y7F%|DB9/)47 M_!M/%BTHQ!^#
<,K34&M0_GWJ1?
=^<+)|7DOC:YK6&75V6=<]#-,NIY]%V9^-
F&NU0=/#X5.K@OJ_ Y@2;&VQN#38W
MR|*V8?
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?)S;4$.GO9&Y6XNR*OV^%O|?
7;%40YFI5BX6T0 MS 6J_LN'VNH-
JUW%,%4-PQ^#P60^%)^(^6 >9>5GQ?
VV0R3T"8]0Q&-O4K[M
M%HW"""5C+@>%P1#]/?>B1 "&
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DL4C#@*P@3-!,$$|@3]!*B7 ?|]]Q|$$8,$
MW7FQ'_>$1(9J)%I(EY0.;QJ*S?
>_7N(+.@C9D,%,09NI/Y^F5'S[X4MV@4:)
MA@+L)=&1F.U$CI)"^3(_H5G|5BU|

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(X7(Q\28Q5 M>27LM *;K]N0Q?-
I;P;QD9N(3SPY\/;1'R;CW.0NC\K-
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M+'6D"NLBV^(6N;FLP =7)>PP\M9T)*
[,]>5GPW'ZCU18\V%/TNYYD]81W3TA
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]\4M)L-T1(^9[JX54]3H'GB
MS6)^4_QQ6[2[\H,46>F@VVR9A5\JF6'-
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F0"H%N\DZ8#S]?D]U*HV
M2B'HF!D4T\;'EZ$>\ER.EXV)V]2Z!^JO12L;;
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.*"0&?+I9PJ"8I-!)8J:
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MN0J;_=58/GK^')3Z)2AUBV+;=K%EL\Z)J.I:'
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RS+KNLUG#*9<^OA>
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T%O?_L9??GZ^[O_M^\OOO_[_O.7'_[A4&+?
HO?_\Y^/7_^WS;)[&_C.S"^?
8T%4*VDJ%76\!^+ M8U1WW(OD,:J)
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I6J)FT,C4#22R5/ J @Z;6=AW\-
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(W=1I[;O90!4>_DP8BGDEE7?K/HU3+P)\G?
≤
MKWKL<.Z^,7=A-.31=1+.;B0>XW#B#U&!A
M-

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6SNHO'?:G,9T*DA^'\;L*5*9.^ M]/%
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\R+Y%'D)1S%LXA[0RA^A_QZD[.U>O<"%+T
H6A[M?$^%TC)!*%40RO:M&
(!JI=)%9<;]C2>+AI_BCT$XY6D**RC_/O6B>S
M2^-KNKH9=79YNST,?Q^$
J7W08*)/"EB=>U*@-VKN>[3&F#MI?
M3&,=2KH@C5'6RGVWF^MVEQEKA^M4Z
H?_PXS_%?PKH MG.S74FG=$&=UL_EK'B?
^Z"G[R0^&/$ANKB70V0]G4*G(KLCK=G8:|?
7;%40Y MFI5BX6T0S
6J_LN'VD+)=AK#5#4,?
PP&D_E0?"+F@WF4%=?/YM%@[,5\B,3.
MSB,4\=@3N[-
W'W$^%1B,T2B,4#+F:.1'<8+&WF2$PA&B.
MP',2BND_YP.L)XS 5&.$__7Y9!BC,$")]_V:?

^=3N7^5J!=Q%(0)F@EB">0)
MV@E0+P/^>^X_"
(&";KS8C_N"8D,U4BTD"PI&=XT%!;P?
[W$%W00LB%3"8(V M4W\^3:GX]L.7[-
KG$@T%V$MB(S';B1PE!?
(EL1;_WA"ZAVR,E.L46,H?EM(Z MXX/$?
^"3IYZ0VE2-U&^%?
^/=@UY!C!MW2>^'?"VYDGVX>4>&P@=Y#I
Q%](*FZ1MO?(%)?U"#QY8'-C+LE/\K M%^
/__7"=^],B[C4MH=L8'BF[1!O9%JV1P>ZQRS
MW/MV[8W$HF^\R:/W%$O/H80;
(KC@7S8BY%P7RS=OG^?Q"*(5Z]D-
A22T,)0W)A:=RG:\GA>6>7)]8
MQWT8/E\>D(3Q!9+FTHL!#. MI-(+
_';D[0/,\LQ59NYQA#3FLQ3ZLE?< 1TW&-,H-
CX*MS*/OB?S\88>T+BJI0
MZ@BPOEHOU&7I3@.T#[&6!FC/*,]-
VKOT"X/*"-*:A[&S:\@QA$L5(VZC/*H'
M3)A'2+/:R)_G//LC"9\KT4
S)6G6O@Y1%:I:M]%=X1,E3FW68YFKE\@/>
(T[DT>R?0EE:=O?GL)4=D MJDXA
.0*Y*IMN6K?CK@$J'UM+@Z)
<*AF,7VL+F&I<[WW&1TC^!1\2DD5 5"M
M= YJ_8ZL=>5:?13WXWH-
X,"+QZA\YS9Z]),QNO.";T>_?KL)2EON95
/FXU[
M&:C0JJ#>TJX(P:;C;H0J#A&+,_IN=QMS?
N^0DQ]5-
S3%K3+/B!+>,B5XSC50<5)2G,>4;5EK_Y,>*

MCWWM0;4OW \3#^R./; M5U\ U4KD++.-
F/(U2A5=1T]VD68O[4N#8M?
453(Q@3A+XY\=D" &XIPIS^5B M1S>
.$H2QZ38(DV3D$"
<,ZDU"YO$!N*ORJ3P2E%+OLP&HJ(*B"!)49
8+NGPB0.DTS
M4+WKNRN0NFY&B1Z8BSTWJ=MW;P
*>G)MEZ7T+N Z[0W;KAR%\3 >*IV 8$2)(
'6!U6/F=+=W
M9K^)0W0L_@#BJ$D8UF*'*8'JBS%I;''
90YD[Q0: BB
M'E&8!511CBI,K114^_8R0$&OE@-
[M4SDR3WHT'),Q+HV)C;T?^@/00T;VXWK
MA8"@"A/4Q>S0\FP@J(($I2I9#\(.&1
M\$>0%PS1T'^0)VJ&XM=!.#WZ89H3!DQ40
M9]YN\:]I8=LZ=NX7.!@X^&SKM@DVR;$O.
(=QFQ,',[TM,?="_H
MWG7KUW"Q>6@CX=XJ7V#A+K&P96''.'9M
M7=]Q+Q)S1A/?
N_,G:7:_U5M6#KQ9JLV9P>2
IJI.KGUE"E#M)7C4KS)[-^:#
M;W+_&?)9&/O)8:5ES_
)^F_V=\>R9YCHW;WC!CBM.YQV96'"2/USU\
M'-/$M/$Y>/"^BLU4JJ=M^V8U0$%2=
[O$?/$> MQ*3CD^5T:^F;N@$=Y?2-
/"0,5X^H29LKA^E=S!KVFRH$.S9(C*JT,0[M
M.;4V(]BU*.@SU>C"L&$V#:1
W@.@+C;O(=\%^8[#:I1T[$"_*$6)8SC8($K=
M1

+$61)'7D,)DJ,F<8C0:Q:!D+J:U'%D,@J2[&H2
"@5[[^B
MQ4O\8,B#Y.;:T%J[#^NGKQ_^P"@>AU%RC
H?TUR)[&PXXD,>>1,T M$GB)T6P>#
<9>S(?MWYW5/25V9;A8?
!B6VH2A@%A5"/,@0W9@"XG#]*;V"8N M"
(R*A'% DZE'F,9%J) [:B+S9U\^.77GY W?/""
5SLU+QL5ZV+PH$X0)PN M$.>'?
SB4T%N@CI+4,75,X.XM18ECN-BB<
9.3>*85*F48_NV-$#!09'MXO*9 M%TD.Y-
U'G$]Y *=%&D>A(
2E(%6@KEH]JG2WMV2_Z7)%,+$A5ZLB70S
M1A?6V,N # = 76R&X]U:2,D!C=:. ""
%W.1A=;MX NJM'%LI32 M9.V;U
#57J*#4(TJ[H-\#1-O@OS\UCW$O\]X$/-
S7W8$MT]W^_9I8A!LNP<& M?
^#V:67H>*E7]UJNL+*;-
J%MB@+@8.#@DZW;%OZ(V9V[I\%Z
.MAF3:R#&RQ M R]4 >M!&3I>JNXEEHFI?
N YU=XJ7V#A+K&PZV+CT.Q]"RS<,^1'Z"
)\OXFA\,PNEAX;4=(?U]8SII(%?
CM;Z";K9V1;1S
M]:*O",,F:5#PUFCM+>6A#I[\A?-
MUUB78FH[QV-=X%[@WC-
R+Z:L08N;OC/O M)7-
NE]C6<([+MYUFV@OGVXZQ+C&Q91J@
MYXS'TJ;!6S14QE89*^S@K,KRT+._IB0$8E%
[O)GS5_%!]HC!78(^SK5]
MY0=0!VP6;Q)/$+MHT+ZU%;VS:DS^-8\3?

_2TVIU> AW;IG+VI29IYA$LS*FS M?
_UV!5&.9J58^!@,)O.A^$0RYLB?
SKQ!@L(1BOE@'J6'-9K4T-#^3\J1DU L],@?
M9]IJF_]C<=&/_[R+))]N>7=.!$.F^=+KT_Q0
[]]](?).+>YRZ-R
M+:@OAWAW0AW.D^U#2E,>
<)FF.S:7$[U@M/2--WXBOC:HP?@V6;M@H?
1?N0!_M^*|7OGMG6L2EMCUD
|,S;8=X(].R/3K0/68Y]I_$M%|4H|;1DG3W_/H
M:V|D%GWC31Z]IUAJCA)NIGYP72;$.@ZW4
U98S1Q?A?
B.PLDDO:4#I7H>S<1Z4_F6LBT6/1-[@?RG
M$.2@A) L![U%"<2K6N"!QX422A]
(A7!3@"SW+1E6RVYLFF&,|>+SE0TS,NS"L*
M/A)/&O[.'*/1B&V3&E33)6XD%N>N.XNX8
MX|(/W%.N5=-OW E&S
VXBM!V9I2I%.3].A:&-
/HDX,8Q>B|L@2'Z]SS@B.FX
M1F%7+U'RQ?]>C1!4
R,GJ2=L7T0!"J#:AZJIQSN04[QZ*:MIDW$X%
MML-
WJ=IE#VHK8>FDU:DLWKO:BT$7.P>ZCBG=
(@PAW081[@JX& M8M>^X7)&
(^CY]9#/O@[:7;|-VFWK+NB?
>9H[0=Y@(#"2H!$O-1]M?M'SI54A
M/_=8:2>KD*L734UL'7I;4S|KD8%QN|&X##.
&QJY/N$^=< M#G=G"4V:7MMP#"
(KN_V"!EA:X#:FUH&MN572
/TD#L&&H]2=CT"X1NXTHZ93=B4 KH2?

WP.R"2@J@G\1AV+"5NDP2B+-T/$&CJN2.
M0+*F$5'_/^Y-
DC$2K_'NTY8LD+9IGL@5VMF!R).2M+&P:
[01?(*DS7GIS"!I M
PJ@,K+A8$(@:,H<1BF;@]RZKTD#JA4M;P1.
HT(NJ[>2R^S2,T%,,?TF:-
MD+VQ:D;=2DC8V9W8.@+61M]M#YBM+&
:F!O$[@#N\#U,Z8% M.J"DGQT&^0$U:7-
%="P^<-Y],E4\R'6I7(D :=!O0D"%$"U#P5B
E I5P" MM@4;X?
=DS"/D!P\\3M+#TD;\X#664";6%0SA]Y(V##
M2\V4JH/+I),/]RJ6]KS,:N37OZWQ^/A11
]5(\8QL&6S CLM*,+#(HK'
M(T]+\4B03Y#/.HBQ'6PQ
O()B5Q5.=3I''J["U4X_CH:638?F#
[J8,88C%L M6;#_@'T(
JJF@#)A(.HN""@4E!R5K<"J4\.J:S]N>X(8/$'S
F#V>?'-#L M-"#*S]"CW\($3;D7B*F/YA-M-
69\K.7]^,^[2")PR[OWO.D4>")Z/41M!-4%
M*TUGD1_S(2+LE>Q)EZ3A]X@_\&#.T2B,D8
(,A^GON1>(ER!-_
MC_Q(O&OL349R+-6I@=-7>I%XXZ,O!A+Z*
(I[Q@6P&/GG2
M4,7DM[POGPEZ]&+TTC&1P.3$#P,L/B1'1M
M\U-
,0U_'?/EN^6&!U:D7"1JBHQN(O-.&!Y#^,'C?
N=)+8&/)9&/OB M[\% :/#LGB>,Q-
02WYN(5X:C4$)N&CG$;U69>=2-
LD788P8AG;,4;-

M,LI(!OVY7$IB!W70'\7+%^
M@:J("\I:]7C=V&0*ML(3^B9/4%9;CCYLY4Y<
MALV_NV39B$^\1+Q2L*U@N+9&OH8]!+C9
(5,6J]9(\/=Y"+ZAFQ5.4.Y6I>/"\5X?BU\ M
/E4RK+XJ"^%-9[+*
(#0]7+:Y:_)72&20K9\^[IFN0PYHCLZ
^3N3WTM+U"|
MS>APS(K=O9X.W:7AM_AYV_D%X.G-
%!CW\:(_SV7?#GER5A\XMWGMZ5EQ?DG-
X()BYD]B0]<
M>_=A/L5XQSZ0D]Z0O4Y3_T$L\R8UUX7!
<_OH#Y-Q'F$'7&Y8IV/O](TW?B*^-
JC!\#9=*YXL_56E=LQ)XW0F;OO\^X-
$HV6*WC^E"*]2B<3,+'=(N0
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Q\68QORG^N"UBYGZ0KB@=="L4TKU@M5
MYE77^9?
SQYIX]&;S=T/7"'4J'XDG#7]GCM%HQ+9).1H
MI.R<]LJPDAE"-;*-NZL.5E.-
VX^TU*PKW0E&S VXBOJ!S"Y;WQ.F_G
XX2V= M=AE'G*-/ FXXF2+_[W:H2@D]4!0-=
(@+IHJ)H: MN@,5D%M^OH9;5Z;1-
!TOVJ4R:_=[47@RYV MYOHS0'U>]X?
>C;W@ODZ[H\M"#(CP*408T-58[-
HW7%KMO)!WU6A2@J^&Z51= M3RY3-
#R(/9GN2 .T?#J;A$_"/[WC
1_Y25Q'BIHT:3D:9A4[G%.-W_J'R%ECXM-
=7'ZGM5CU[2;6# M8-

4,F.9&@59VW:I'C1Z<0/XGF4
M]CZ817SJSZ?9F:2(W\|G7A)&PB^21W3C]-
@AW-W3R.#6L:T?&#?I6*2K>\|1Q
MA#U$5:)-)S*2W:,S:^.&)F7W<&",LD?
$3+A:34WB$ L36RGU#,19;IUMV#3*
MJM3V71G(^!SD^11=$B'3*8F#7NV01U
MTC M=%.WKM"+90"58-V$3+2BQ-
$QU972SD"<98X)-*I*[DC'JP2*=^>ON);P
M*7U6SI"ZQ[\ KQX/O)6WNOK_S?H>AR.4>-
_1(.)#640=;-Q-"?4$A_5F,95* M60-
Q%L0Q3>PVKK2%>H+N$?K*)O5[/?
0Z]05,L+,A0?,XVHZP_+XQ>_DO0S5>*]_+\,Q
M,:.
(*;OE'DAF88,M;LYLP9@^+*MR#,JTE"4#
<01QW"J.%L&VXX(X*APKOX $
M^)9KY(G>J][(6Z[Z/78]$>A[T/?;4&
(X##,=]#V87R"."J#$<'0L/"(01Z@9 M/
Y#D(GQ:/R51G1I585A9\/A2[-
(3&$B"R"'?!!Q+^9#\7-^L*)X%$:(Z*^P
M0/ITYD4"XM%/QA*,+D:/!$PRYBA>_;KXB)@
T]!7\:SX GKT8C2+_*D7B>6C
MX9RC)$3>\KD?(*]1;29&8EZ)
[TW$Z\+1*.8)NI,W'PJ8Y2OE[,7*LU>FMR).
M9Y/PB7-TQP,^\I-
80Q_R98S\2*!J[$U&^1(,O!6)PKY=H*'XGD#I
MB7UX$WO>E*.9H'LXE#.6J,.;F"H^$M=;%1
(/>!2E*RY5G53X2WX?@8%M0:2
M]J+C$OIN+\G0HV S])(PHYZ ">XL,
[OD2K?,?O8F^Q%JUA;>75*QG__RQ5![M

<'-V5*]/%VG0M>8%=/=E)9,T2P%)/UT28
B_X$'F6X(YMX$3<7HI 0O%Q G
MWF@D3\8*V^$Q&5\29QYT>U+!K.1@7EU1
XYTV>;VKB*W=>G3HP5 MQJW@7&
(=@W'S/5(8,%+0!.=^^/GC.S08>]&]@$Y%:/$
MVGP>2;ZN((T<4K5'I&V_\1$C8H ;/?
TSX%%$-??KY!V\ZNWV+?OB'0PF]
M1;\+^__!%Y_-?
SCQM'=.4C&TGSAIOI')&\T%2D,IJ=?;JO)E=G
<[;:F#=%:_>)IMR<,;:L1!,8:F*K^0_"V4BYB_^
U6_? M?OE/^A>Y?9U.\UJG6"U#
WW/A8GZ_N^YGSRA3SP9"V:3'/[OT!=[
MS_\3^!+JL%V4"3[\MR>\;.%N$;RP,
(8IIR;^5'+FJH26)3,9>PD:3$(92I/! M)'2?
ZN],K'9Z(F&VA0C)P$*%<,4H]ULHY(\N?
(S"D"Y)ZXI-+?'U93Z=2B0*
M9'T1.XD_$O*_.N2/4'S^Y$R!]J2LE+"8?
W+\$%&^$$/>KIW: M*8*S;](]08C!
[:,_3,9Y9J@*L]\Z,LAWET<3N;)]B&E"0ZXC&:
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DZVEVL2L)]XLYC?
%'[=%&L\/TF^G@VZ%^KH7N,S9
ML^+&^/2#V>,EEC4]PW1^B"+_;/[.J.805OE
AJQ;5*N MQI@!]74'PXGO*5#=>-(>#2?!-
PX1N_3@,"_YP%'3,#$:*,,.VC M6 9L%;X5D)

[RG>.$1QN"37TAZU>;75DT\Z-6K@I9FZO
"D,4!:TWI1 M]&[L!?=UNKI?'&Y
"D$*E9/"]DT1@#I//]U#V;OCS7;SP.,='X51FO
MPY#'ZMYX-#
(H=LZM&KOUS[DU7KXBYV*V7/5A&=AH?.C
9+81AM%8.&+8&'3 MQJ;34Q:N=?
+Q*.RL'%T/;'M^.HHJVT84E"(HQ?
5+8IB%;:JK)D*PKP,+UV9A
MV\&NTU,6ON!]_=X I?9-UBTP[OO1*&N[E
8K(B\Y+%)QL7WTBR9FW6;&NE06W:U6S#I
&^T6DMWO@4 MJ_I4VFUN]4L"+14?
$H#2$GRUNY_C=C4-
U:S9>;$,&M.76P'K_9W
MG'OB7G0="M5^+?]:;1Q?,86T?7?
%*H[9K2YOSR5[H'O!4]J;R;Z-M[4!V]+;
M[LM_BGYU%5W&H,D8-!F#)F.
[]I6ZK;/<%TV^=CI>J&YE];N04R]K<,GO4[1
MYO%\DC3L:]7I#?CK4I6B,+KW
C%6:'^R0V^Z^\1||6;DR?
[*?"3>E3;M3;7STRS=R@8"HV(CBH2RY]$#'
[&I MY'U\||L99$_V
9<=I,,'7^PQN9H6;X\'D;_8(JKVF/3V%JG)!=J]
MB07Q0O'>.-
WS)_/ALE%^QEN#4!@'WF02YMO9-.VY*6BV
Q*K]66@GI M\XGOW?D38?9D-TN4I
+>T@B2/0J%Q'E-=))6V5'LIU7,%
MF6YW4J%N*/.%;Y 9LQ+I0VF)\^%-
#]L^4J(12H_5$L]IUEQOVZ0(T1BU8%(P
MJ:-.BCC5C]J=E+M[4GUH&L@V6M14!@:

[U:*F;D?!,^"W!NF[A=N=GM1SFBGM
M3E+T$(_K[B8@KS;R4G_\$%%6JDI*F9Z3W:
AXJ$4>.GJOP];1="6.L70J01
MG98Z:7[F8OJQ-
T'AZ'56T!G+TLK1HHX,3<(X?M8-
$1?;Y..*86HT:%4*S5?. MI:!,:D!C'"5I8^A29H
X2A*'ZMBPFYZ!!N*7;_L%P@&JA M25?
[$P0H(#M =D!"L@.4$!V@ *R Q20':" [!
<,!62_2"@@^T5" =DO$@K(M?I%00/:+A
R7R04D/TBH8#L%PD%9+]("#
[14(!V2\2"LA^D5!]HN$ K)? M)-21KK?
M;$NGW\)@V;0^NYD([@IL=%>@[F#2^)#9,
MH
7J[*>.2[%N@>BH21S'P8PQ((Z2Q&$6ID8;=]
<6KT=;&P0=UVB .M+S;I M45SME-
_F="7[7+Q&=WP41KQT,Z<*K2^>UQ='.4F@
MI<)R^RM=P9;NM:B^WK#>G2*];I+Z+,0H:
MPOHYV%&[-S (Q 4*A(4=||"< PC$!7?2?
BYNU!8+:F'CF9WBGXF@7DD&B$4/
MM@KF8IT][P8;V"I
(/HC$#JFY*Q[!,B#.M0'>=B0!PL3HUN^=1Y!
M91,KLN(NA67'3,M36LA,^HTWB7Y*=.\'Q?
0J2I_3#V:/;Q_]83*6U-/TE()%Y#'_
M;/Y.B48HK7RD:Z3A[\PQ&HW8-BE"-
$8MF!1,ZJB3(D[UHW8GY>Z=
M5#O9BP/4Z6Y_>,^UZ.=?
CVU_0"1>'C^NN4S,M4W\I^]1+Y
4K&X5R\9!AO MI$,KD+6;/JS6GMFMJ^N_^-
_1)P$UCM'[8,B'Z-_S@".F8U0#7>?

G4UHA>_6H M5T-
"NT6Y=V$0SZ<|0H*YT4_S6 #$,?K)"
[Z))=3)0.Y%PRGP6+<2> /U;2%Y M*E
||+W)!F;W%OBV@E_U^/3W9,PC)95)]:97:RO
M(5* AX"'@(>4XR$5"_R:Q4"[V!?
A:Y@(LS'B#SR8MU42>.$U'5TOV["8C9FE
MXOWHP,+ PC5/,AO8<0X|9PXLK!
(I+Y:%B8,9:7K/.+ PL+ RZS8=$[OZ|VK=
M@(65(.6ELC"U,#/ % 8.[BP'FP8VGEEO?
$X.5BIJ5-UCJ+.QH:O/7,PF]B8H
M'+U&LRA||&,_#- HC- @XD,_0;+%4*F?4
N=A+IX|MW1&Q][UBS@NY1A>K8 M9$TC
$"<,SFW% NA >(H21QJ8J-
Q=U,@SGF(||,_'$KH+5 'J*.|0=U^(QB
MZ@<4,!I :,!5'^@@-$ "A@-H/H#!8P&4,!H
-4?*& T@)& ZC^0 &C 10P M&D#U!PH8#:"
T0"J/U# : %C 90_8$"1@,H8#2 Z@|4,!I
:,!5'^@@-$ M"A@-H/H#!8P&4,!H -4?J"-=:]
[9_A6_A8$OF^'R.$"|^XP'\=$[G"[&[SJ>
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MQS:QZ0!UU*2.:6.3P+:C)G$]W8[P#VO[Z1R
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M.QMU7$P/S?$< 3MJ7S4" G%Y
N&ZF#SSCB@0B$N|F.>YN%%;+$R*=4K/*1:
ME@P0BQYL%3;#AO.|R]A@JP"!Z(U

,+%'L*:)19 'D(>>RH-%L./T01[.$.LK
M'N<(9$*\UM[@+L5S%VYVIB[.N*0WB7R,Q_
)U;&RG20V*KI1=,2MEYG.CT*Y$X;LP
MB.=3'B$O&**?YK$ B&/TDQ=\$T*SE?
<.Y=E6,;.3E;Z..=J)"Q3GP?E9Y$^]
M2,P@NZ%T*.8P\@,O&/C>1/XTG
^2.'V%F,J#/Q#/DU"HB=*[!^%4_)D.& @T
MA.(? F@L]/[]6/ROG,E4X. IO:[+OHW14((=
W0720^-
)8)@L0O4DHS"::NCKV(\7TPY'(_F5;?,8\E0AQ
PRBY%R*30HQEQ1W_
M>^XG3V@2"OSB].=03#*J7JR&/B;
(F\0A"L7>(A"3\+C\H?0MZ96N\=2;3*[3
MP5,^].?
3E&!#E.H8@>68[T;**BXT]/O_S]ZW-
KEM'(O^E2D?.257S=)X/W83
M5\F*'3O'CUQ)YZ3.IQ1(#)>P0(
!P%TQO_[V#, E2()<@"3(= ?+,D$,(]^
M=T]/]^%%K5'ED_$*QBJ!)8@FX=)GY)EY83
Z$D@Q$1KI,5EL_OESP
M26!C!!;YF8K5'C7N>5[&V]RSW)3"KGX+W
>P.!L@\4'8'R6L3W-N*Y$[#ZNHDX?2TJ
M7.NP7 XA?*!RADAX+#SKXIY?<>M/>.
[IVC&<) S<1\+O!9YX"?#\DYN!Y[5T
M/G7%U:GFGI>ZTO7L%"3A3I.PKMC4/#/[JG
JNE*_!.NP26X=O%XD^V?:
<57U^Z066*52]SMW%"Z026.[O&+9E';
MW$@AF(G+8UC6ZJC2]<(U9:-
^:NBY,N:ODCM6@D0G2$:,Z@:UC$N'8Q"CM

MW=8W9'80949C; W.$CDSWG"KLBAO/X
%DJ1@BL33;VH="#:OEC)<"UZGFM&|
ME!5Z5BWCQ:1FXTX(B)LK\8S#HWC(,]+A1.
[\:E#T5B'8&>= M1OTG%(>JV%E'6NS85-
%.K!R"V&D;.U1Q$3>2XN8&>.FBSN]>IL%.*
#I M( ]IJDE5IVGXNA$@.N#M]
JCF@8ZJZEL1(S*B]&W%G65YKYM;W#908S.
(GH M7R3BYQ?[
SO\GE0"3:>6@F$(29%C4DUW$#E2(N>M2B
P%EY!6-3ZO6&5'AW(PX^7O+)KWZ5X
MP\U+S2^J2W6--
\,^K^W::T"0O[X)TF\WZ=>FEJ91S4+Z1?
KM(OU26]&HZ?:2 M?/L=C59/Q-
G@C.KNA:371O6Z4|>- M+8MZP-P$C-
:CJWQ36J-LY0OQR Y X8 M(D\,CR=TL.]-
ZB!/($\@3ZS]!M.QJ*Z<6$*MNRS1[QB]>8-
;Z/*X%.LU-.AZ
M5+,1Z0EM0;%+6=]Z;^&BZBY*BBYE.Z.KQ
XJ](SC_OJA,IXPQ'&B+E(O]R
M79%ZV8'M8_"E?
O^U6I13!Y2W;W5V^P$&V6SM)A34">AABS,
M(;8HDSG$UJ_^3J9C4L6TL+\3DG!72=A256
[T[2T)#YE^.T2\;WF;'L49
M;OGO7I5.:7YI&EN4=3A/"EN4G6E\:E173ZP
'IVKCQJ^(G"MI&D?%
M%F7R847#*X;8H@Q-YD95NFRJ6R?
6/$8G2$:,6@9UG$M'%!&CMU1K-C75!B5!
M^X;,#J(,6Y2U'6_%F5]M. M1T&_2C:L:
HU]:86!2+G6M:!2C750JZ1#C&J

M@B6/3HQ'R!R'J&A1AI7!F_6LL*F!'CTFQ$[;
MB_1+'4L'\8M-
RCIG3S>N+H(AZ:X9U=BD3!:9?T'
2,UJND%UL,D-^\3J.-WM
M/H,\@3QQL$F9:9I4UP?7D0EY
GFB&B*V95#5&)R2Z'>$_A85\>1Q*-9KD*)%
M6;Z\<<*_+I;Z^G4U\&JB#4L3[90HO
MI"GYWHL^ UA(NI=O
W[.)&%>RGSRQB2PH) 7_8@3HG]-5LQ+
[F*@G3O^+Y+%
MY(UJ:B\O\|OXO!A4K>*,JKP^J.>[>H-
,@23,R M\|+I>L 1^33;+#>%]1.@@1E9
*!B/R7/3#0R".9> F E?A(\,7AE1;R7C_@W
MT7X7!$H6L/3 "^&S>#I-
X8V]SXX41!F1TSHKE$&O&F4PF=5@
N1O#G)P(UYZU6*0'[T59$"T!"NDL
MF&9\57N?
!3]Y2032,]F+\XYK/S+B/RC'HC=,C!4TZT$QP
(_U MD*%NS:\AGLMZTYZT%R/>!QG,-
JDA_VUSISY3Z<_9BYY= M *+NQD
2G^^*2S_W@N?O57*%69IE_,@NBN#=!
<:AW$BE\(\",*]KD&J*53H M'!3HA!-
UH3;P4*6
>5OO>%-093ZHD,M[QO)1WL9W@-1"PI)
MZ)*]'R>?X=>7D6%K?X#\6_\@ ,+^O0P6
H3YK_#Y%DQV 28^ O,&Q&7Q ;P$
M.'T*)FP#LXQ+]66R C$= 4OS\2E7!X#1B+
OD[PGW_JS7!.]&"H<>^(7#M88 M +
B29!^)C/F/_+E#8SJIW$8QL\E*L^W^'

!LIG]N@%TU,[,>,:,T5;1HZA45-W$#E2(L>A
MJH/-K>7$C>H..L?ZW$HHV$MYH-
:SKJHG5+I'?TABC"HF->VF-@1B5%Z,FM35
MFMH=?<-G]
[!V(L8&9Y!T+P)QY$X*AB(:>;L*U0P3/2HID:,
/S&)OH56P"VR]C*] 3/73-
MHH;1QY@+4F[/*5=WJ7)F6PFD7*3<6\30-
&HVL:"[0+080\,86M=B:-A_68("
M$]WM_ZF#&'=UZC:^S-N)!J!
(O[VG7Y5JFDL-JY<-;)%^^TZ_*M4M@QH7N
,*@EL4//<]+2^X@2_0[1*_=HJ2>/#
[%>@U2=&#&+F=]
MZ]V%BZJ[*"FZG.V,KAI[PX,.2>+G77TB9:#A
KJM2+SNX?0R^U._? M5HMRZH#R]JW2;C_
()NUW82".@$];'&&+6P^HM"0^9?
CM$O!K/@&IZLM>WJN%]JJYR
M8EH4]CKK<,
(4]CH[MQ(O51VL82TGH117:/&X%FT>V@[
M,=(T.(ND>S$(['9V*1;1J.5@XW4YD:.9U&C*
(%6T.\-
*XLV:7#A4M[%KDZ38L4UJ.H@=.;&C:=1VL0
2!
M#O_>OKM<51P[GK7N])C@]9SJDMX^$HH
M:^X0RFRLUMR_0
5V/#O3G%=,JAD:.EMR8D?ER?PGEC)%
[+2M42RJ:A;V/),/
M+]CS;*#1">QYAOUW3LT#T*BB-
36$NN#6(>7VG')MG1K.B?=ID'+E0.(@*?
[VW-$U:KD*M8WS2Z9(V'0'Z;?W]*M2

M53>HW3C5&.D7Z5>"7:O4-"VJ:$U]P$Z0;
[]CU2=>>!R<35WM2|@LBK#GF6PB M_X*
D9K5-)5JID%-X[R88 >;V2!/($|<*@FJ90
M33DOU;R#+-
'O$+UV8J)Y3WR*]1JDZ'F6+V^<|*^+I;
[^W5:NC6Z)#5P4NJKR
M&G@UT=O90LDF#N);!5XB|9'V|&ZX5/CG0
(FX*-X.DUAY>/5^KMHK|[J MB!RI>|+?
66]64[8V:U?
NUE!J;I:6MY8$3RPJKQ+6/)EYR2.[XSN
58B1WO_) MFR|>?B8>#/?^PP]D$2?
9%.@W3D=DOX!L>>U.>>EJ-:),]1)++[Q?
XDTF('(R M,F4<(_SN&!
|85|F>>^@8HE|)R&+.-N)-T<-
N*8>MQ4$;O#|-;$RV-]]PD(O M@X5O6@?
RMH&EKPH!H6P^|
<8@*9;9X4_VNJ.TQ|1BQ/L@@]DF-
=C:MK:A4_YS M]B(^%QY0VQ@(YO.=-
X7EWWOAL[=*N1PL[7(>1'=ED.Y"XS!.^BP'-
;7,7TXE M>VFFML=?TR !=IUYX?3",E
P5K1?TZ%:-A;%)PE8"
<_9#&3)2=UCMF3E%D",
M:GFC[0N<@P!9C[T+D%WQPP^T]]8N&I5-
-D@5+ZTW6U/ZZ_:6"#6LRCU9>HTM M75?
TJUNH4/7*=;MVK77/O2"J*_3W93NI*#*R131
^#A$WM<
MJ(LELODBC%>,4WCID&VFIW.R_,P]]?/P
MQ,F*>)R&4BXV6M!K-
Y6>!Q707F|NU01Y^CL@*=G;B?

S;/*XD8/X$5O8?(-WI M,IIP@@+:
7H.EX+F.65.X@0XU.,$"$WJ/CT!R,
(,OOL^G9_Y:;@C0K[47 M)
<^S8#++A;@/"Q@GL0??
^3!ED,)NNUTN6"2Q?.,WR$[#GFVV#K06;
M8*Q\[< &(%?%Y-\O4P!3FKYH3?
YCL<,#"K5OG'&49#YQ616'8?PLZ(/[E5R9
ML53@%IQ/CG:
T10H(!+0"B*0Z95@0+S7PHBE8&P<;UC3L1
(>MLQ2B.V&$ZPK<.O36 HBU5
M5Q*PV7FC6FH6U6[2&!A=U!KFMD4-
S47D2(F[X^_?
&IAG)5O.1V[89*6=CE5N@DG;RKX;J?;
[57.HJ#9BO M;ZYGKY!IJ52S-41F'Y"I\
[YT0P_T=0]MYHFQ]L%9,]V+7)0:H1:5"S!NT:
M'CA?
C>N_HP=VI50AFQJ:@LB1$CEO=9OJBH%Q"
M(@SV)H*J4$WM8]H-
$F[/"=>BJB'7M0LD7"3<&J:825W='F[LLX/&\
M?/L,I&Z_-8
H9%>:7@VHT>$E(2.U+-.H;NO4;GPL=4$
W2B,A5R!7'&DR8^N M4-/5D"N0*Y K-
G=H'=.BCM8\LZ_#'-
'WXXXKGT')X[&MUR!%SRLL'=ZW@MBX
MJ+J+DJ)T^,
[HJK$W/.B/)'[>U252QAF.5"G.+=K+E2KN95
M'5#>OO[X[0<89 7T70K2KD%!G8
>U@W'NN%8-
QSKAE^W;GCM=HU8.1SS&DY(MR-

'XE65,R$'"[1CAFB95G*8W"I!PI<+A(
GWK:%1QQUP*EF?
KM&^M1OZ'K5?/KNEKEV8B=_O3'Q=HXJ.=
M';RTAX3;.
<+EX4^G28YY%XBVYR&S)CUHAA$SNWVB
&D!($LMH2Z=&+PD9
MJ6691@W'IJ:#!8.1*Y K-F6T%S
MC\%V#5VOX=IEM+=NX.K6-
H$4A;6W\SGU%N[I.J\!3LOO+9,__9>CJ=H#^
MR)QY$2Q]N@Q'VZ:,K!%85\D)\7K3YIG0DQ
U?E 9< MIZR(#XS-
L+R^'RP0AI[$,,._EQZL+N%O\3JD(\)WX+-
)PKR4KZ]J"<]>2A9) M,/<2
"#QD^")162\@IT]PTC[2Z!D 9,$7@AOQ]-
I"B.]O!WMW_L9D:K+0.LU M^64@T?
(ZEC!I7
SKS0'HP7^\C&\9]L974U0UY'!]_^$=K/,)QN=
[2_/*M1PJ M,)LGBB$O4P']?
[S[E:2P(R:>>GZ\6(_X[N/_<(AI=XI&X)>_>Q%
;&>2(P&8U, [^:4L26"%2/>!QDPS*0.'\
<9(]H++[]?
M)@G'_[O)!.2[H+._LB<6QHL<=!R<'Y?
S.=\\@.4C,&4P!5F^_I@)PP#D12])9L*#D$U#
M,@JR%?G -M0,8,_(SQOBIK#^[/(RN-
B(P:\/B%@44/9]PD(@\2>V:<'P]79)
MB4(K*IM/O#&HQV5V^).]*K/MB?:&Z+/MG
R TI^S9*/#']G=&&37YSMO"LN_
M]\)G;Y5RY5_:Y3R([LH@W87&89P,23NJ=;2
MQJBB_B[?Q]D:4XPR T#O/,X'SE?

^QMCLLKR+JD6]7A3XE9W^^.D?)%W '"^;
MXVR>C '1|$ZV2P;5VRTVM I8Z*=
<:;Z7>3=F,"V@=.*E,['W=3B)
C[W[|N+4<_KW8Q&:6;5M,%SO(J?
8%6QPOP-B ^$E>I9@E&91A//"X[CP|LE
XIWN:?
5KP.1,"'SYYCF#)AZ_G!=N"H+X1H*M[A
M!#W)=@BD9'W P^)R'M$?
MZ?)TC)9MG%I.]AC|LY7R),]3VW>ABH@.^!
M[1=OS>&="]I$\73+L?^E MVMI736:['
^HKU7D!Q[(.1%$4IP(-
XO@2D3_M97WWWOA1[WL3[.&(C^=T#:
M*R#[/3A95T+#9O ?|!CA!N(4
MW,>8RQQN$W
]&7(%RF5#&/Q[&>PI^MP.|,@|!AH##N6Z-
F=;L&FF00@*|V>0 MKF#+L)#/%H&-
GHNWF!^PAV%IUEP.T(V1) ;S'FX7#7C8
I("V,T=V[$SSQ,'<^#"3=IP6WYS(15G,=5TP=
[(2W M9@X[6H7-OP6ZIQ
M'"=)_)P[|N!4<*>A'BXYFBIPV74+Z)|SL$S*L
'<1ZAB82? 19+2'BH M8|>P ,E
P99Y2_L1AN.|QB?I7@#)"[G& MF<,/@)Z#|?
(E-E8AS3C+< (7:G?:R*FHH>NE+#_=?
%LJ&?1:'9D3Y9Q4EV2JD)#_]
<)EG9:9]40N@K:X#,/E
M;R/X#@L^R+/(L[*!MCG/=M+P[1W>WKU[
MQ)';+SPO7EJP=:|V#KQ4JC>N;%4/<(V+"U
/T|K=BU!-6!D=8Z1&N:
M3FW3EHG6:L94AU"ONAX.V|*>;&SX-

2K%X0HJE:JJ1DU"*E&%U-9;:E,LA;>M
ME8G:4#$VQ2)J1OGC0$BO&WIMW)*TSP2-
(Q('$@<2!Q('$@<2!Q+' M-
8SD"_7MRJE!&VE5IU%;95Y$;1.9H"8.J!YY[;$
1 M\R(K(IEGD02BTN=6YL6ENX+58E
)^UK4 [ZNN-0UK=/Z]V#7D9:QH_$0D>/(
MA)U37>[!XK!I2^&ZV.NB\D.R>
&7H6I4<5#PRHD=W3*H84B%'12\31,/4/!V
M,#0_6')M'IKO,\$B89P90T"B0.) XD#B0.)
XD#BN$YHOOKZ'ENUKU.OQ^KUK\?
BP>#&.:>&:5+% MZ>X=E+
[C1[5T:EF8GMII++IX\HYT47&N2
W'H;IBR,3=B)\2?E37I([9].P0 MI:],6-
3;4IY=E+[=.8$8++WBY0 D#,SB1.)
XD#B0.) XD#BN+61?,G+ ?)7
MJOIU&0638.&%F,U_:MS -:FA-
[V3CDFE5*.:5'3:BL?')-*,9O_UJ;,8,E"
M8=8G$
M@<2!Q('$@<31BH>#9'&5=@_=K+#S6QS=
ML5V3:B;FKG<9AYBZCF1173?
=U*BK2I4:C?@I*4:5JG+U4$#1VY3','&]B\'V
MP=*K@[8"T@4F&")Q('$@<2!Q('&T;!ZW5;2
M,'5J*DW9"M,GKX,=4[&IJK=5G133)Z_"87A
C&2!@K=;V#$5C1I:TV L"M[=
M34'\>1CQGIS:Z &"8U-
4R+E!0[NDYM3:IZRYAF
MUK(YT^=C7R2+$FN[5-=1\$J*'QA)8
MR7^83\
(85A"/85E>%L019JHW-.&HV3B8@/F25T..84

ML;FEJ]I4,U'NRHH=C3J-
CYU1\,J$0Q4E;Q=C[.F5R18) S,*T3B0.)
XD#B M0.)
XNA8I/W(,81J5>>KRQ)IMRNA]BG.O)"|^_%(
<^2^ZR>"/ M(9K&8> 3OOW7&>]VE%@-
TS=-3[5J]ET285.]:9=:AD%UVUYO_B8"
[Y0SQ7K0 MOU&>*[)-O]G&H:ZF4U-
SD&WDSD ^@]&D(SKXT?E T@2/Q!-
TCK'1+UD%23) M32D,I$BD2*G 92!%(D5*!:
[NF;Y(D?VFR.Z%S'I)D0T3+V3UT/ M? O?
ZOI; M%[I?+;-,_NG3K[L)7?
>M)4_6^/[U"..I(]]|96U>@QDV9.5=6==Q?
GL9?&6(MX??
X_0E|,:QRYO|S^C@BGQ+FI'#?
$(<:EIM'2=5[265J+C4-1R9)A;364UHS'(>:
MIE0-('3^NQBR'N^/OWJEH*[F|%|
[L9MI_'2?8(']UQ",*C_0C^13=ECK0:VWI8
MQ&G 6Q'?)RSTLN")/?#+>'?:R*DX-/%2Q@?
XZCORUOCFA;0 @7@|6#<"IJD& M-0VIDB
1/YMJ?;9&-
;/IZ0.FJ,J$P]:8JXO*'>FB+'MUD]I.=Z|
]AT_BF)0 MR|5K|8(
$@9FMC>1+MGU0K>I@NBS%=JK[1WV*,R|
#M'&-XII[MET385&]:HZ[N4,WL7F?
8>M"_44XKLDW?V<903*II-K*-
W*G&9S":=$0'?PZ) MW&03=%?O*
()*HNM*PC4MJAB#XEJTK9!MSK:M3)VZMH
M:>#]X:)>|@K2Y.YQ"M(ETJ54X$*Z1+I$ND2
M%RVW*WKMF|+WS^%PKP/H_'@Y#EGN_P

FHY&K2Z=/E|0.3>Z M5X4.C!
(%)4H3D+C|#C(U]0X=@DHI M4) AD2$O
A*'6KSFA^(@0PY:PW?G%/I"$,/O|?L3^**
("*X?%W),%VU.RB-8
M[F8)6X)JFSW/X%"QDF|S#T3>NJW'P>8LSK
M_ZWZS6VT#|S^L
4H9V0)*+Q/F!]D)/$R>)02]F61L#0E|2*
(@CA*B3>.EQG) M9HQ,|C?
_O03(9BL23XFW%4-
=C<@G>.U]/(>=K>!1QI(YK"$M?
YW/DW^|_HYX MDPD0#O|]B|7+8?
S,TFSGF[GG,^(]>4'("8&,5R3R>
(<8+PQ7)&&3^#$"4'!M M"C^G0J.]3)
<|>O!0O)Z2M_P@0E,>?OOP|&;$?GK=D"8?
PS#!=$3 MK$5TUGE,8
F4/,^"R8QX"8.UQBDCST$V>P%@&@#>O(3
MZZ4 DRD Q.=KSR?_AHIQ'EG$$K&/"2PP !
[*7^*P*+8@NOKP5?
&^/G,O^*)V"#OGN.3.")3
M+TC(DQ*LH+07JJ "\6M&6J;P M5@R_)
("A218G:4&!030)E| 38V!0CE(^4@CDQ| M
;_!/!-!PF/&(DY.&0"S)X2DRT9(/^>H3|G?-
GV_?BND(?FU:.A%WJ5I/ ER
MO*Z%WM]^^_7=6N21=S]^W*/'C!^.
<8GSQAP5-=3&01CR,4!J@VH'T<=;A@E9
M.XE!3',ZV<@.
G(.7OS[,F+YU[I"B:9H1DY0;]21OC=JQ8#PG
|%"NKX[L_CA)NIM;_;HC/=NCR9J4HM.GMW
M-NR'5$@+#MHJ["\ 5.P]6.N$7QXC8#GP;4-

: =_F10R:&W_>&FA>B+>Y.^I M,"?
Y3R\H$MIK/2A79P'O6,BM0JXLR63F16#*?,-
?U4:.6)<]TB@8@NDBGS=< M42 'V (WIH2-
IH^LXD5S]\6C%"'L6I^!706F$BGT)H=&Q1Z
8230NF"A ;K@
M9_:BBI<)+%KH<:D8\3[@$G1R/)29\^W:"
[H#<-Y]], =$L[+
MQ_ULEM.W*3.\CDHU3N[;\OZ@G0-
L\,89N=L&R3'5LR%H>.6--K)W;)F$&,;7
M9)K$<_+&VK6?
7A0]6^&M9033A4(Q/\)RN\+%\9<<
EONQ7#IP:G5=,2^5VX/UR/)&S&]=63P%
(\!X^> M[^0;TO*"CRXOC@I-'8E
EP#ZQPS^$AX!0/?]UL)_%@L?D7\D[
[@+E!0PE&.
M&>Z[50I^3E5O;$U]L:L.,\JVWH6/G)V/KF5[
R>$;B?DOAY\#/9L713/FK M(H"I;#
[QQ@#@97;XD](")Z*Y\@V4136-V.Y.1^32G[-
DXQ[Q#M! "I_OO"DL
M_]X+G[U5RL.OI5W.@^BN#-)=:!S&28?
TQR&K6$BO:L*EQ'6_%L]=^^M=V[*P
M9KGH7'&;;\O&K>*TC1''U4!U&'(3+1J1WP\,
CO,0'&WF=T2M+E6)AA@0C<
MP!\YDQ^8,>=
<$0%H!!RA89)]&$"5NPT!B%Z%DD\5/
]94G]$5V
M<%_Y6I@'VJXIKD;D'3BXZ\BQ<'7XXIB(H.V
MW+1-
@R]D#I0U2PD3"IU'DXW(._IX(A7T$^@NFP0

42 . 6\) MO<(1W?(Y?
@PBX'(P(S;>1[H.7.VXEG+!_J:0Y"*,
%O/B:K<_3=G7\F (UA5 M)VL"_9%[_/\KK-=?
F9".34MU-=OV]8GAF;:C>E/3LCUM
MHGBZY=C_4FWGJR;:O3V
55NTO\0PYS_6_EI#$$AO+A9TK>?
***_B!DODR!/ **
M2'$?/>#PA:_S,T7^E4A^$%$J'JC,HY5B8(\;X
M>68\;LC^O>2^3RARH^#] C+K$_J??
OCE]_LOL6V3GXV]A)^C_)?-N?JA -
[12,?.P5GD%\DA\W6P;!W:V$'?PH1*:
<2(+CR7J")0Z@8)>C!&'L(@9\1_%+MEH@91
[XJ,'L($?@VB=1%I1ME_@(W^
M"4".E#P(65QA+V8N'H_@T;?[OYOJR-
'TRD?*2&WXN^X8C;XXM"A5&QFN)=FB
M[)%E-YU[L(!R7AM)BNL&IZ9[:_9NNO?
^50RE*M?[E0H3-7/#C[[F[KU6<54K
M/Y[9%2KSP/=#=FG1[M:ZF;05*ZY1AZ(M&-
:JA:RU2FOU)&O2X4TO
M^=6#V=LWN1L6+V$0/_WF7-
+1FW%V)^CJW9P'S^H4=VDDS/H.MCHEA
8'%*2E MUFA)&OOGTNB036>\?
XF9W%^9Q<\Q['"J+MQKOE -
N=KL<^AV1]X0L&W^JK[A M7P0<=Y*?
KE133J(R%?
6@U;A,A0SE)NIM3;6H8YM44=R6^H"V7TU
WJTMK M/03I6N<;M-
;;Z,6[]Z(8ZI08,AV5*C:*
(3D1A&*HVS;LD2+1=G5C:HEP\O[#

M#W7.U594 ID6F7;
)M&Q:)$KMSV4=_4]]>3L M0DY,
[33Q;G"SIE!=LZGI-A6W3<'1 ?
^T9ZC5FR:$702EL@F-FT:D>D91("P,
M<*A4M6E&&PH+V5&+PJ+'-
M\1$UPS)4IAK+[0EIM]I5)
M_2F.|OVU;#5;:HI
M&K44NY6B9/6X[JR>J;=5)DA550BUVRG^*
(M&D4DBLAAB|@.FOK5X5V9$?
&^*'IYTVM*%ZGG@HOKX^(Z*
2.^/ORWUC\L$D"
M)O.BT>UILJ&.Y8'?]^7[#O+IL;-8^=/3/@8'J.
J=VH9-;>O$"'S' MSDVZAR#-
PB1@I(M*QM4=G2H6WKJ1$T'(N-
TVC[J=O9]W^<#,WT8B%I8
MRDI2_+1UD4(VWL6$_:9LJVE44PQD6RGQ(
R+R=^ M36HJ+E4-
S.'O&VHU3,N]=6"J9Q2E\EHQ)M6LIL8:"@O9
M:F^+SG6C&D$654WTK.5$3M.CGSY[UD@(
[;0A="0:UJ'+ MC+DE=-I5QJ%
[/]60Y5$PRZ2ZHG7G9L60?.H.DI3F]H>49-
9?E[S$B,+Q4-0/
MA*/9I4N,0Q*.W:2J/LG'WHK(#IKX+74-
UO62>Q!$_$3Z_LX87:&3|#%?((QA
M!#)CH7|WC1-8UQ-+LSG;M*&_Z,K,D6/66-
S#(DX#7G?X/F&AEP5/[(&SS)T^
M4OGGNY#W4L9'^.H[\E;]IIW.RUBCT3LZ
-O._"
M,'[VH@DCX,P(WP;^2%.6GN$5##WX4@WI

MML5>*[5GADANED-
M0T=R.XO<.JBWSH_&W81@?]F.JZ4>8.I:
(;6J%9T:4GNK
M21!1ZYZ\4AT>,.M^"M:MO^\G<:A-
2T/TFC(ZJ)2.9('I=A=2P,2Q#R41RRZ=
MYE#3B,E!L&O'\)V?
9[G*!NXW)QJLEX"/)$+P8.!4572J:$9W@ET71
MOD<9@3*BEHQ0J6F G#!-
E!$]D!'2&'KKQP6>=1&NWG([,VFMQ!Y&%4
M?)MY@.RUSWPH>*XZVX+ICV6:!=/5=CB=(
>HWQ-!-TVV317G_UA"U#. MR!)0^#F:A$L?
IGACZ@2F#->]R=_8ZLO_QU-NUQ*?
35F2,#_!I@R^(J_R1\M M(X\7
H&U^&21L'FPG,/#E'_Y]V7$*N6BM;3+>1#=
$.Y91*HIVE6L M^]!=G$!O"H:C=/-IQDBI
9]@W@7([RDHXI@_621!"J+
<5K_F')V5$EMS'@0Z
!SRRS((P^(_'Z8@D7L;X MN);S]<$9J.
OC]M18@3+_OJXXJS8[WJ3JC5R7]T2A3V1(
(>\5*QNC>:.VQL MNX1H7Y-I$L_%
<+L0:K*FN>7_ !M<_",BP?R^#A<#%
M"XQ&Y)V?"T4OY$2>E78__C6-
[#FV$MBSP> M5Y#RF4!DQ^$3WS<@
_8S+[P);P)LE '$84H/B /(>^XEGQD?
DJ\5;#3N6@3P M([<],XYJD*O9,E\KR0D+-
G'6)"6EBGH$$9Y8QKNMHMC&>;FA[.=%4$
M.
ERRLAVR!38P/,%Z7!7%E8,VXX*_+]\%1C,,,V(
MKXW';.(XYM0?VX9J*-J_5$4#__^[6RJ-

LL@H20LN2,/P#C8/G!5, R"3\6K-
M_JMMYG\Q5%@'G8)((%9\] ""
,RY=1BI(N5"S)<_
M+IP9UQTYIL[]F>)HLIBX<'5&0"C?
[O\.=H.FN96/E)':\'?=,1M]<6A1JC*R
M5%V^1>E:]:/;+0K0I]O-AAHR^HX/53?
X_DL;\6(\R6C]9AO/7"O;2RR-J^Z
MF?):>8F\)I-U(-
W@[1LB[.IX"8/XZ5Y*_>D$7_L6F-
Q2X]T\7D:U$N/:%_*= M %B=*W,-92;R4?)
OGH+#YZ+2OYE#W+QD/%4G9L'\2P)GB_:
M8U*OKB:
[?]5:IJLM'Y@7$I9F_&2Q='@FXK4$!O<>6;FX
MK)\27+5#29)Z#_0)H8IE44=KVBY*PCM0_;
MZ0EE^9!EN6JK5+>PV82<^%&'V7OUDO=
L0EU;H;K;U/(Y0C82 MEP'O('[:0HQLK-
Q>TX%3.SQC% *9L"PD[<8F!0I)%)
(RV7J==L!_97[@%8),
M'%]E7A"U$5'MN5]$75.GNMV#.DS]Q_&
(#$&B2*P71'HN"I5W1X4*>PG?M1!
MBL!+ANY4;:1USWG],;_<"!XL?/\43$K%R]%/
VDBM[4MD,_]3KX:7I6 MU \W5898'HK# ;
(;%X<6M?6FY@2*0Q2'$IEYQS(E.RG7?
O6BY=2;9,N$7X;/ MW=GG61PRWBH
7=EF(H[7C5%L UU9*?'35I15;A$G03 /)>/
.0^,/U6AIH&2 M44[\M)4W*;=D'%9ZWL_1-
/'2+%ERB<8*>38)&2R$12QY7*$_V]#84RVJ*
M3>C/7M?8ZX<_*T%X#R7AP#B-
N[TZM2S,6I83/\.4A,/*Q_O$)K-"D&4L9)-X

MC@YJ(P?(5JFC*>B>2HD=1AAJ+G6UME)?
41B>AYVV8JAR"|-A
MQ>I^8EZ8S29>B"CJBXWD%IT?|!8S8]' !
(5CHSB0:5+=:.KCHG!$X2B16=?
I*%U+$FVPKI"M&-10 M|?*LG-@9IJ,J0=1.?
D'(6RDO>2NOHJ|>BKU&X7#'HH:%=4OEQ,
M" N#[M'#NV$-!9I-
+1,SZ>3$3EN%MN06:!*$[>2WXWZ*4U'SD[
NS65?R +> MB!7E7R/Y9UM4;UR('N4?
RC^)#+I..Z2_9S.6H!?:R,^AKJY036DK.0O]T#
K
MXK=544LVWL7X&XJ[:X@[6W.H@^).4OP,5
Q=-.ZFORZULGAQF|Y]GV+>6^*]
M|#)_OK1[^=HW]7H?2M8%J!J.];L -
=N[),*A>M.J11W;I(KBMM((O![CGN9&
MUFZ[*;OC?P8/R4=/BC(D0I)-ADD7J47-
B9JSMYK3=%2JV*@Y47.BYNR7YBR<
MQ_4:BC=!EWUUD,9S4.1;.+'?>>MCE/
%>R%^O!R'#)?8T3$Z *HF2Q0|]VWF
MP1OPMQ||??
=G^&,]3?'Z'9<;]ZJS+&+$>Y&< M,3FN&+0|
(W<^9XFH;_ZG_W(T57L@A=^P>2#:&?
Z0MS/|)8;I1ZW@?[.'H^2W M7M^''TC(%P.
(AO\'[+_1E)%.QD$8*2*1SHE0"@+-
LF")Q:NJ'C3FTS 5LA@0J MHKM?
|U'%&HKU
MS%CHW|&SNU+KQWQND"*S9@L8D4]
MMG+CA=QDDU! G:3H,T$^/"$TKFRQ!(
M34"DR#C;RZ|Q)NSC"6I@,D&-5["1!_,

<1BD,X!8$,%*YHLP
MX,G?.5NFRP6OJY_&R8H\+@.?/Z'PXB1<^F
(87LA7)5@MX\,CBQ\1;S%9D
MO0$0OW=/7KADY"U?G:8_/+I?
\6_U(=O\L47L&+19"605;&?,'XF\-WVOF#E
MD>\E/N 4$#B#(>*$&W0YA
'>^9;@6Y:02<+\
((/_25.67EZH%#Q@\!/&19P&
M')/W"0L]3IL/SX&?S0I;K_Q5H;>4S2?
>&!38,CO\26F!$]'?Z@:RJIKS'74;
M.N4_9\E&E3ZRNW'"O,]WWA26?
^^%S]XJY3JXM,MY$-V50;H+C<,X.4?
45JO)@P?[PA\I&2$WIQ@%C,7#P>P:-
O]W\W MS)%K6Y6/E)':\'?=,1I]<6A1JCK2-
0D79:DN+JK>HK3C0]6-56CVKL^V'[?
ZTB9)UEGYS+KKW(BC'N;$3M/!NSAV_.B=I(
M6KK<.<:EMRV;;/Y'V1U)[Z_,3N<8/CA5
TNS9[GFOV[BD9?..&\",,E23*IA
M53_%I&J'DAS\'[CC2.%OJJE88UM._&A89!N
"D$#_-4RUL1"2GC(VQE
MPA1G@UCVHM:52DVUJ:5CX1\Y\:.I@ZQ\@
C6MIC=ND6^1;V4RHJIM
MQTX;43]'_I)7D_:&:$@-UFO2J>N:5-.Q99.
<^&FML:#< AGIH@;?VM3&:)2D
M^!DHWV(TBE7FY9C'3Q.M\:%C65
MMOIG(=\BWV(PZK0JH]-I,&$#-
**&ZS!1U3&H8V @2D[\J$U/!OKAT")=O,JW
MFJV"$84]Q>3$ST#Y%@-17WWW$_/";#;A%
UFNR59>:-L:BY,3.,#L" M(5F\

B['U*ANM17O0*:];E_6?
C#ML.X:OJ\J;X:N8!,06I9!;;>IAD-'4$[+
MHQ]^()+%JTRK4P<[PDN*G6$R+09OBCY[
<9CI/A.C95;0M=0"FQT_1R<3]<
M0"2+UYA65:ENMQ740Z;%N,UMXS:J-
M*D"=P<[5&V+KY\[1(MV]T]=GIX\(W7
M+B$G68&7HLSJFLT[OL%'9%;$,$>Q^>
(7N MAS^+7FEY*
[(73YJ2YUDPF?'>3!Y)E^.49;R+T8Z_W;/>AZ
8/[=N@L5
M;_F6\#:0Z[YP!YMBWT,@8O>D]>$(KF4=YI
Z*/I=B#Y-X/@]$&\(1>0>OQ5^"
M.7P>KHBKEIH7ONQY\S[O>^?
SIEU;8+),^"HINMZ=#(Y;4E[]-FSF[=NP[;0S
M2WEWLJ? 9X*O>6>S@ST-SVH+R?
N@E9HM-N^!EC=C\P->EFJ\%#.\QF.AESPR
ML=^PJ,@S9NK1)"BBD
MJ"X#RM$OTO;/5.5M^V>8W>QY=[CO'_:
[>YTD^M-L"RPT;%#6QG$ 0JP$L5*?
M*/)AXZ @')'RVI9ON][O+S5O#2$4D>XND?
2$D+O$P47C7,J^] 7]VTLDC,R]
MY#/+L#,EO,Y7#YMA)
<;B=%&UJFB8UW+8:]LF5 MO"-
S^LV!NTYMU6"4C<>PG^N I9!&=56C2FN-
&E *G7EY:YC]7%$*#4L*&3I5
M=2R_(2=V]*;7\5$&H0SJG Q2%:K"?
Y:)I;OD1)")S<2:!.>[&23[+4XN$B0;
M;+4'C=J*21VUK5(M6(WC3#735DUJV3@9:
8D]XY-L6 M^-9VJ&UAP3HYL:/9R+5(%Y6-

PW6'J@[V&I 3/P.UDH>5$--
>'DR30%AGJX8< M#&-JEDIU]
<1H60\KQNSOI8-XM4_L8%Z95*KL5>+4D)J
MM#9V1%%*H)0XDGVDJ=15FA:01ADA-
5*M$P^X44:@C*AR. RJ& YU]!,S%5%,
MR(E7JVD(IN]B8EB)&)_8%^^T-
@+##5I2Q=&HU9AQ,*A\I1#*(&/*2!:O.3F.
M14VW+>)
ICTWGHUWUQ#II42.6I;O>"0:;M-
%]0R#6K:36]Z(=]>
M2:@.DFV'E77!1_F_./F,#>(;^8Z*1=53S^
[%L7L'G;PDCR2157VK^E2I;4Z
M+LBTR+3(M)?/3%*I8YZ87%1-UM
MBS:09\^,E"+/(EE472?CMXFQN(F'US>/3"!
M:2UL12(G=H9Y?H!D\2K34DO'-
B1R(@<5+9)%57A6-ZBJX$&]G-
@9)M,.ZZ#^ M=]ZVD,R]Y#/+3JN;-
]B0ETIUUZ%FXV8L&)*\5N;F(&.22!>O&1VF'
+
MD&O/O).)3(MD45'BR:#VJ5T_D&?;UK3#//U
O M>6JOZK+X]W;ESC_%F1>2,
(81R*5CDZ]]4[14R+=_#X B?KP*@@0I
MB^*N1M'%S]-09Z'.J@,8D\+?/',/)02J+'G($E
MJ+#D(4I46*BP4&&APJK,+U2HKMG4=!T4
<6; (2O MMFG=5#?
$O@6OPQ!YX1DQQ[>9!S"%O_W@Z;L_PQ\
[4QH\VW<1IT$6Q$#8+/2R MX(D]/ =^-
BM67OZJF%W9?.*-81G+[/ G)9Q,6)2QY-
+P5Y4U L2(]T$<V.

MTZTF,G2T%YP(Z)3_G+W@9N$]LKMQPKS/
M0B/?\W=_'B<<,_NSO@(P@<4=2@#
A=XB9??K?SSX0;H(O=5]$(G-BH\>YE[R M"
(LK,,?7ML,58K[\\6;9(R5?>G'H7,QI?
*2,U(:_ZX[1 MZ(M#BU*5D>F:DBW*'-
EVT[FO "C#<"5;E*2 0HKJ,J
<_>A(I^OFXZ;*MF(^
M(YNGTBH^]WO#;)Q.]+"GJ60RN/[*)FP^9@
R2(M2#:+ES"(GWY3(S92EY :&.!RT\+
[#S_4"1DUXN*^PZQ6D TA5H+8K\LP"_*!
MR0>6!CZL,/!"A"-27MOR+8[2+%E.N$=.0
N07^ /A"+27*!S8 MV*
(_%1Y';=A2**H8XHZ_?V^,7BH#!!'7;?
=WXJ?; /!O+'Y,O,4LF*QK =SO MQ-
6N8_^^,@9.A5/U<*H+E1PY6R:I:JE>R56E4C
M\=C%+X.C%.J.%-
*HYIK4=+'XDYSX,=KJR",;CZ$4&K(4<@WJV
MPNY3*(-Z+X-4A:H@ADP-&U?*B2 3J_RJ7=
[9*P,&XIVZHU').K&XN186(ME';0;S:)X9+Z\&
M5#=5:IQZ%HA20DZT6C9*"902%TP54*E[:C
M4L4X,><4Q82<>+5.S-
_KK9BX:'\F^:,SG]@7[[36R\,-6U)5TZBA85A9.
MA1?96!=/@QIZ.2;573S#E1,
[PSP*0K)XC6E5:ENH:.5$3M,(_+L(,A"I9;B
M4M-
I&J1&MD7[6"*_OMM9%WR4_XN3S]@SOED
[36^[].,J
M&9+%:^F_CDU=JZW"+\BTUW42D&D'01:&
F6D=,67I!G.TT6*E4T

MAZKZB3G'R+9H"|O@V'?[P/Z?
7CJ#96=QA%')1@8'KYAG8TQ23NPTK:?:CY@
MDL5K%H>M4[UQMCLR+3(M,NU-
[R;:6)E(3N1@J00DB\H;92[56[N/CTR+BA9/
M[%_9_+LD^$\J>6ND"F58R
M8P.9=AADX5#'144K)W(PR0;)HNI V-
"HJV)K!#FQ,TQ%.[#C^M_8D^>?YM0/ M-
MREF395%3Q!D!0[@PQ&(EF\ZM1K5-
7;BE0CT^() C+MY?U&JFNH9^7$#;8B
M0;*HRF-53&I:J&?
EQ,XPC>.!G=3_SEL8DKF7?
&;9:;7S!AOS4JFI.%1SV@I8 M8TSRW-S-
008ED2Y>LSIL'8__I,7.B35\D6G[31:.2O53R|
CS[:M:3$Y#NFB MLK6W8NG4--
J2ZE<6_MRMW_BG.O)"$,8QPZ=CD:]|4;17R|
M #_7HY#]M(JX[RV(K)!^DW30-
D%X2.)E*D&C&I0V[:IXJAK"-U IP6R[P<
MBCH0H6Z97^6C2T5!@I1%;U>CZ.+G:.BS4
5 8Q)%4VGJJ6CA$"5)0]9HLI"
ME84J"U56=9-
4G3J6@_(!%98\1(D*"Q46*BQ46)6G0PHU+
(.JJH8B G66/"2)
M.JMC.JLXSUNOH7@3@/#5-
JV;ZH;8M^!U&"(O/'"/F^#;S *;PMQ||??
=G^&,] M7 E4?
RS3+)BN"KA\]^=QPK\N5OOZ=SG4@\AG$6
(!5Y34RU$0%KY3$
M4P+PF9&_+R.64Z6N4*
(IFD&\R"=_91,V'[.D>*2*1SHEEOLU_S03!X_(

M'SZ29Y8P0$4T@8TE7L9|$D3D/>Q]&B=1X
MI_%|)69.&(S,T@Q&
(4]>N(2/)O$R],G,>V+$(RG
,Y@"J489">8+;Y*1."+9 MC,|?AFP"6 S"
(%N)9V(A?|L+P_C9@[436)9X
M&_Y(4Y:.R(_P R>6+(@C6%80P1MSC_|?
C!.*C6:Q&'8&X&4)|=ECPA@?-0G2
MSV2:Q'-8LQ|_1]DRB?
CV^R^RMBE)&6M%8FUH18QX'P!*@TD-
MZB$_9VQ.U'Q_IN3#!CQ_8_$"^$^(%_(_
.!LRW+66"Z G^Q=F7RQ^?
B|08W@2)/HMSB3N/09?R M5X6|%
(J#_ROQ'AD%(14)00MO@YQ+N*R-
'N|RV"B!%8'VY4/E@IA|[T6?1R6= M(70(+.>-
:HPL
D([Y&+5$^_O:R4*XATVRP7W!/R+O#F[.S!
<4+Q,QX").LBG(3(X#?S.4 MF)3F
|F,V)J7XL7UK"^RW5:4%XD(#4)GD!G/0D-
#>IYD@D]O B]"1MQ.@(=
M*13XC/F/G%XVK|73*>,@'Z_*LI(3%(!K(9:
[P3,0 Q %?S%(=M8@E"&L.60O
MI+!1_E|6<;I,N&:>@UY@._NMY+*#IO+5V.'
87X3Z0LY2*4 M]4(Q8,1|YBQ/
&4L>4Z";&V7"6Z&SP$6Q5@@F2+?
2_Q4L.K$2V=D"A8:+,]G
M8[#EX<5@PJ?,I9!@[U|^_6|7%=11-/_^'
'@X|EDN0B *T"R+[B3)@SB^0*0
M#S_"BVOYNA%$WHGF?8ZRG
T!2[E0B.+H+CZT$@KDPE_BY

*XFL<)6R]G"U<< MD?Q'85P'0 BK!;
<&PU6AKW(1DP# A94-^V.%
[1P!Q7C3*9CTN3DY"Q)8@)=D
MJWU\=]IA.]M6N8Y$JEY-V^*P(7!^78:
/3$7F&UIP-''(26)V38O+2\I+4]P MQT9
Y^$7O+(X*T-PW/S2S!YRB;+9,TWFS%*4D)
(UBF7J&O67$9!!D;,KT?F
M+]EEYDC=&%B1^$%YU4X[&CV
R1;@H<.2PE656:8J)YIE954C;!80@D*YL3P0
M, T24%HA&, <$-DCJ V072!HPF5A*X/-
=B=6M%:)=[G1RQ >\M+!1_"'%>&*.ET
G72EY)%H'<@9?^8)P) M@6R!O8)IL-
;"F[!*H857W- % 7-LSA=U:UDFF3>-@EB6L?
-1_2"(>J*RW=J- ML%E>Q,2SQ\4-
0'"YX%^],0WU97E!5,P2+S/AX@%*8C@90K
M/]V9SP.QCK0^3$S-
JC6I96LU)SWD+OU2@495V\5(G6"6[M1"X^
W&T"T8,5ZF0EN<%48"?
1G&S^+X@=N+X+ N
MYWP;_V%5QVZPAN@1G*X*1X!/]-,/O_S^?
L<_3KG2?63Q8^(M9JM3'-+[.E3V M(JS$-
G92#/B1L[=(V?WZ'P]^D()7L;H/(H%G\=$#
[!OPMDY(X')A)]U"S)<_MWHB,D9*+C>
(R'%J5J(]MQ)%N4 M.;+MIG,CH"19DZR
1]Y=+
M39FRRKAF(&NET*1BQ)%=RI8Y]_9-
GF&4*_#TFQK)WS5)HDF&H=QT\#$W-'[<
M.QVHDRG?
B!G[#LE:=PL08B6("3.V5JD6!!L2VMF%@9J#

DNYI9#;/Z5S.K=BC));8#[3*I:CK4--JJS(JE-
\]M03S(TILHA08EA1R- MRR
LVRTG=HRV>B#
(QF$H@P8L@TSJ.KSZ;%L*%Z70F9;0,#M^7-
((N?S>Z6]Q M5*KU(V:$=/%:K-
=PJ6LBU\J)G=;$*7)MI^G"H):J4ZNQ0XM\>R
MJPR2;P=V0O-/+YW!LK,XNF54I7O<82LN-
36\FR,G=IIFZ_0C(17)XC53U+&H
MHS2U1Y%IKX2=$X^JD&O[31>.:U%=PRM:
9%%%%JY+ M%1?O:]Z=
(\S#%.EMHGA#3FQTU1N]2.\@63Q6JS:
MI:./"LITFT4(Y7-Z$*GKMU6=BTR[9F7
M2089J$2R>$W36A9U'-2T
MPR$8#L$8YL7!)5JI:P_(M
/$#K)NIXD#]:W,V!FFOAW8-8;?
>0>+=;-3C"\T MJ^)!C<9)2AC^N YRAEFI
]$[M#*XL#H)=?
9@09UYX[5:CYY64E@V$C?
N0UM^^),*A>M^J3FW#IK;EK@%PDP D
M5O'N8A7O
R2E*/VA)9G58#7XK]YS&A5!+Q0!Z "5ZC;J
=0#J =0#Z >&*@> M,*FIN%0UG/XP;Y\4
>J";I"3;/+LMA?
X;K#A7P(6D442Q$F0K>Y;B^?7^+Y$
M2#J0BA\OQR';HZ131\?
5X>H&L+I+QO/MD2UYRL^/09)F9!XGV:/WR
MK%>#J[&Q+J,]?JCC_#I CRF8"7'N08NB2-
U+D]T[_OHR"."$AC["=Y:,. M-B?
SM"N7F#';!^S(QLV8Z]

[L0JRF4:5Q$5UDW>M@1\,V&T@7R+4=PPX
M2 NOJ!S.X,CW777*B"EKEX*/).*EKY=
<+H"B#H2[3M^LU#JO=REQYR)(,ETM
M5_XT:JNA:ZNNW\1!974!=I6/+
>EKU!EH1T[L!?SY8\?G@,_FW&X
MC!0!FW5PN)BY>#R"1]_N_Z[K(U6M?
J2,U(:_ZX[1Z(M#BU*UD>TXDBW*'-EV
MT[D14)*L259 .<=9[W3!=ES.U[T?
5?.VUO'7]M^K,)RJ2F3BODKF[#YF"5$
M5RG1%$UO<@K7H1NO;]^0("+9+%["
('[Z30UOL.XEO@8FA]RT\!%6&K*['\70 MY -
+ Q_6&-0[FVS$D'V'9*U@ T*L!+&??
OCE]_>U"K@CV)#0SDVV* LW\FN#
M+&T$Y\ M!4Q$WL-
:IG$2!=ZU3WHD/JL9W"5(@[JN0AVC:9,,O -
YI6SF8=Z!1"DT*"ED MNRXU;15ED)38,;
U%BT%H(TURIZ&]DZPF'G5GKSM4
]6BEJ%2VSRQ1F\/ M;[ITK%+
@2C7B07&.WD9_TI1W@%+"96JX+B8UJ6I"J
(H):J. M=ZFC:E1O;(VCE)
:K>:)!_:]E1*7/*OI@-_%1_F_./F,,:-
F&7>Z;5%#Q?JA MFGJ36;+E&59K=)&Z$:_
MN-&N2BT+CQ0DQ PH*7+P/
')HHHL3(=:#IX"RHF=82K:
M@1TF_(W%R>-
M[WITCS,,7:.:B2<))$B*'.19 M)(L*16NX5'?
P'$%.[
Q3T0[L'.$W]N3Y6#>JF=A2#.HT+C:+
<0TYQ58_XAI(

M%J]>5:&NB36CY$0.EHQ"LJ@,Q#G4=O'43'
X1/[XIV67S18O]G0 MP-
2PFZHTC&K(*;7Z$=5 LGBU9[RCJ=H#,NT
L8.LVVGB0'TK,W:&J6\'=HKP
M.V]$L>Y9BC&.1D?C%E7UIB4A,
<1Q'>2TA1?9^!?
CD@TKN9I*6[4XD&6199%E
MVT@/M%JKGX,\BSQ[XY,$5Q8'P:X^1H@S+
[QVQ]#S*D/+!L+&[43K;U\2X5"] M;U6GNJ-
3Q5+6 +A) !*+<7>TS/H!JE*&1DZRR;.K-
Y!&== +=4!M3:.:8@R, M?5$;H#9 ;8#:
+7!%N.:5%5,JEFH#E
=H#KHJ3JXT&FZS!O^)6 1621!G 39
MZKZUV'Z-[TN$I .I^/%R'+(]2CIU=%P=KFX
J[MD;-\>V9*G__P8)&E&YG&2 M/7J/[-
J6O,3&>C6X&AOK,MKCAYK(KX/UF(XI)X*4M
C&Y==/:* K:E4 MUWF65M,+WRB&KH,?
NVGU#)1"*(6Z)X4,:L-
_IH5B2XN<,40Y>\G2*_=_KW
M913$"0EYA.TL'W6P^9FG7;_$[-D^8$N-
EPN@J /QKI;Y M53ZZ[&Y:7%L$*9M,O54:-
>JLH>NLKE_+096%*FL0!"F;2$65A2H+
[PY))2)0 M9Z'.DHH@99.IE9'1]1J*-
P$(7^WPBKLA]BUX'8;(]H6";S,/8
I_^\'3=W^& M/];#E4#UQS+-@NFJ@,MW?
QXG_.MBM;O?%4LU> ;'(DZ#+(B!
(5CH9<$3>W@. M_&Q6[+C\5;%J9?.)-X;E+
[/#GY06.&%1QI)+XTU5UH@3(]X'&-
P@0OH^C=#EG"2DR$

M2'Z)8>81:46^;=9_%.'%XO*Q25):7,@71S(>
$"B=>2N(I M^?LR8KF U!5*-
$4S*+#W?.$E\,%SD,W$5\;.5W]E$S8?
LZ3X4A5?ZI1XD4^| MR03$:0:?3^.$:-;7_
.QA&(Y,Q;Z=_ ,,/_$TFP.:RV&!3:<$=_+&
#TTXR1 M]WPAT8H\P^,
YB93<2U'Y#VM.57,XH4A_S[(4I*^
HS23/M[%QNHWMR(_,J7
MPOYX%DQFL/EV.T\S+%^/'S[_'
M;R5V'Z0PR+^7 8Q$^9*780:[R+
<)K:UP=)0(#!U+\^BFTQRPL@9C +
MF05I!LO+%\2^+("<6<1!PS?
A,Z#>/D+P$/,S@?GJN>.KV"-+-CN M,P-
2@K]GJW$2^,7F!!\$7,@#O>9K!BH
7'@^%V6$\P6LZG$9>@D9>VF0EC'C
M1=&2_P/&YX(6_A_&"HK5PX+$@(0#*_9'!Q
_&4 &O\#K M@AS? YL$V>B6$I?DQZD__?
#+
[^^YN)P'0HQQ\@&!\,8<:3L"L[F\H3G5>629
M!6'PGURH"$J!X73C:_&IKK_"Q(?&!D)>L
FWB<+5B'S<""9.K[DPS38*=!A
M/Z1D&4W!4@:2W=\YEX3+:!)'OA#+8J2)!]P
AIS/1ODGL-9EQN<2_+A13"/G
M!+VTI\SJJR7]&EK)MG(LV79IMO+^"Y!<
(,U!+YAYZLQG*^YP*K X/G+^.?A M)21L
>^*B3AE<:"_D-78"SFE$!!; :>N\4J\
V@(YAY'V629)!PA(-1!3H(P M>/+")= 4H&
(,S.EOYBD(,2WP_$K0V(Q>4)\15A2H\W4KJE
(G#K4GY&H1% M%$R(!]9;MF7(\?D3]A0

(H%,0Y:+4P$;]@@(**QI(=[8M%17LVU?
GQB>:3NJ-S4MV],FBJ=;COTO
MU3&^*GW5-
H57VV,_Q@G\;T1^W^BL=&]#'>?
B3Q5\$8/V2IF0@=-@PH"$>F2.YAIX8.
[@!G@\'G M\9RS#^>E&#B-*Q1NHX$&]
<";"5BNB/C'M%(^")"P'!@V&)$ 3K78L%O
!I1'X&K>GG5F+UM%/X*,H%:9JR++?-^'#
MY0VT"PR\!G0R]^ 7!L[7%*">6Q?
3$."Z%)O)!8"P+R9([=3++'["K[,5[<=GP6V
M"KU%RN[7_WCP@W01>JO[(!+,(3YZF -
"@__/WKLVN6TDB:)_!:$C3\AQT3 > M?
****IW)J+=EG8T*UL>2;/[<0($BB0L$*#QZ%;/K;***
2()LHIML F2=,RM+ M!%"/?
&=65F8DH[D8^5N+51/W\L=E4- P>6!0Y-
2*F<5C Q[]M/E[SS:L8:_V
MD6E8#7]W1LU&VK8HRS9ZXX%:5'<7U3?
MG4/M>\)A#]=/.'8?^.Q;+VG/ZDT[
M7QMOO%9S&,@/)]ITU(1R39,B;8]4B7.$@1:
32XF=*@(X)O77.G%.0SB
MIS\^%]U.,V[L!"W<+-"0VR=GJ)$ .G>P44R-
QV$Q;HP;(;/SA@PN16B*T%Z> MT!Z[4?
9$F+1-
JJ_[8/M4=STDV3S':%)3':&J9SN(M3[]Z]9-
>9# P[]@3._.
M#=%=5W6L+K>.5;_7U_LC5=*SG=AIVM7R
****Y_;W2LCZANWG_1?#8![X-Y.:87P,A'2=?K***
M&Z/^'BNJN0F_M&58U@U1UL3-
Z5DBU=_>V/]N);4?J!:3TT0?F9ZNFZ'K=8$

M_=%0=QJ["JIR53OU]'E4KE(BZ+)$4&^@]U
MDQ:M_1R+5D6>SB+R-
!J;>G_4M.:GBCRU4YV<1^1)B:"+$D%CIZ|OI
MPBP9]BV]-
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M;%+#'95(<_&GV)8]U(=C=8NTG=@Y%E[:Q
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MUQQ5:KB*/)U9Y,G2[;ZE#TKH,)9!!5LW7+8
#.S,SS""LH(71I0J@_T/N]IJZH
M$D)*"!W="I1K:-
WY%"=T<7K5PBGM]9HE4KJFFM=X4N'AM\
L/U2Q/M]SHJNBFN/KM(EEG['YJ-4
MGY[&*#H.7R&UPZ,RIT'G WQ-
F)OFR]O"J3#Z)(W][ZZ=K:E)7K'S[M]W+M-
5/O;N>|M7=;IPC.;AO!_9X$"S<)J#E:!8&W?
W$7R^L/1VNWV2FD.6U# MVNU^O-
:;)JEB0ST|X-D|_BGZL_WP:N4KH9',|A-W
JHIS[9_LM&HXP2]P^N) M:-1?.[VJ_#E/2K9
:0VB|=L5-6-_ZX;W[D.*6K>RRT40755!N@Z-
[3CI6./+ MG9T,>;_JA-
VQ*)=M*K.R._.C70RQ_S(U9L1.E#YV>TT
XEQ%|9;9|XSW=
M"XZI[V6XDS|ZT>;0&AOC_NZ6=/O_?
J@^>8-'V^2]_)K&QFC0MG:0"DX*3A<
MI^'N/I[[NKY]Z_%F1(VOF^YYO75W&&9C8
H7WYJGV M#@P+7Y,]-I_;F.M<0?
8E^%X/,*W)F=|AB'+|.+-T#KI[-
G9]>E>T,P6:|UQV M/5.X*&)Z-C&IEL)

[U,8X&_1WHM/K8SG=+Q9S>EX;V,||0+)W[K
M,2IB5,2HB+$%Q/C4ZVI-
$II+GVC7P/:E4/8GE%W1ZL5K=Y_5JW>U51J
MZF+N&B1K4EGE^5Y7V=5:":"+$D"6I?=L
M%"^Q2-3!:VHUJ-Q$T#*GL+
[^U.O;CM|SG=%H:HX&H]Z$ M]
<;6P)J,_NV,AJ-
7Q7S'!=7VDD^B;).V<(,H@_]+-1>6D6"&O|!&
MZ&9Q|E L=98'/O6O20VMNCL685W&%$?
B7R7%)|O0C2)<[C*)/09;2;4XTF!)
M(7/3#!8#_XMR#H8@Q77'RRQ8)AID3G
)IYJ[IT;A%1X2HXK-NDN8=QE$@"D
MP@>:C IA3?,,]RY?EJ *P]CCP)-/$$[?
@Y1^HTI9_,-)GN(N 1%>%MQ1.4=#
M>Y|GL*1D$2=,7X$H%MS*/4";'!4PC!]G+,VI
H+*.^N X1!=^9)% MM.7J5+AE!'"*O&1;
CQZ-[/I4#TSSYFXD,($O8"VP>,%Q'N
M(1A7P[IBA(7J MAJH2_! GS@!< G7DVCQ.8
MB7-1PI8Y#.-R.GW=-TT-5AL& %
[X=]V8P&N+&/<;>]^,VMY56X|#7PHXO^0)
M4B:NOB@=-Y6%XU9IO]R_KUGZL&?KO?%
2^<@6%)DA-#2-
MH:V!).,OXGNO+=N1D%L5+CYHX2C.JI#&C
3T%AM E9U0_E/|F8 M34%6TA-
*KNHNMQ2GU>
[AR>O>F/\J879!O/NUAJN(G>9Q"$9<*G[4V),
M< T-6YL(QMP&6%2=
("8]K.7+"=4>]$IV3C3'&/V@39-X@>.9:^-
MJ3Y*9% , M*N1RP]4OBZJV?

DZVPNO^T*G*F0@L!)@C7H!F0F43@*I[P-0:#I,'H"[^OWJ***M^YZ;SH&Q[D"=8VE5GWF@L]'6***#U1Y41ZMR*O*N2)"A% $J-*U*8N%XYD;(#.***MR9)@DJ/Q FO%_5;4TO:MZC#Z%***:#;X[,MS3B_L5./V1LH5G&Z@W7]T$$]A(***M6ON2P0\+*N1)&***[*O5]\LGE,EXA(27VH@\0XA<4JI]$B7Z<><"***(R]B2^8R"+@/@"U#Z3K?OLC8Q!?***<^T54@64&.PNO>P+"'CTA ME!/H06/18^***7GX$G%((]GC(F;"@0&5X #D@FY5D<7?***WWS<$L@A6W4$+8AO;K+U1H_*80!)\WMD***A'WF]QB*4A^%9L]J=5RT>Q?M3N7***M+AB>KBRDS"O*EXIP18.2K6 :H&-***)@9I&;U1AJXJ)NEZ<>;T6,ZK =,G0Z01_***MUM***^1,"#,/6&W;W+0RFU.6(R*:;C4VU9>+%<;K***4+P3HO3Z0Q0I[O\EG@##. MW]9***B@0,7E3D$***Z*+)WX0BY4O[+Y1ZHH^S&*L@^V%V5O$&***RQ\08*PA$?":N4.=TG #2***

"]I6N=%=#S)ZD0 MSO.(%8XS=ZD !T"*\HP2Y;F M,"=8T6."Z(>^+$,*G@9ZL6Y6&UI
AL'B,E%LMM0QOLU2Z1G M<"Y1"S-_"(JZ)JQ#QCIF@A,^5T[8AXQ]]$0LT .4"?6
4=_&Q!#3:128D99# M2AL@>O;M?Z\,O+OX$ <)Y'G%.<@KA/H^XQRQ&4:%(B-
<\6"UN^Q- M"M AL**,5$5"S_;H(9F.P+,U>$CW(C!I Q,)202C3\.H70*KS.!,AU#L,K#G
M/16S@K8)4A"MHNUO< MR"J3?I<]=O;M;6K0)8X31[DP)T"*PHPRQ9FL.<8$6/":(?
^K(,*WC0BV4FUOA8 MP016:Z+"&2^J:IAUI1Q5HUCA98*: RCY1K&%R9X/(L@*VI@%"B5
2$;#K(Q M2S3PRQ9".ARD8]9B$-54!'DXD AQI4)(A&Q',!/ MX\@*W)A%+.(Y"-
OO81NSID9,!V%] ZS7,2M]Q'40Z+<"/6;]D=@.0O_GT]6 MHJ2#]) C"[-$:
KC@14[)HANR(LLK-!!+UZ95Z]CA1)8+8C*8;28PJP#Y:;: MQ
HNL#H,&>Y]PV$6&;:LE9":JF$"1[[?4R&RLA1Z8C?S\SRRLAQ84G+_B3=6
M$V)F_W:5YV*U10ELW*+OG7 O>/K.PI\\AE#_(ME]*./]FVO%4BV#Q-
83XKV!/ZMP(^9GB7P]B5#VN: Y8ZIC3'7+!G M%>5-H-LIRA/P-P5^TP3Q C#P44QMWO-
"[HP2FB9F]0=H0D/PAA/)39#(*)(3 MU-> .F8ID:".=#U65FF+"5HKI2T(_)Y5-
#=!3Z5H3F!?"^RDI1+8E9)Z$P]X M.&VPH:F+"=HII2X(_)Y5-#=!
(Z5H3F!?"^PF:*38MV\@<.\&W"T3=%#DFP(0

MMG>$;1.$3\!9"I+)+=FOUFAWJ9+.&K1F@BP*K 8FP -
>F]2FR"F4B0GJ'\,];8)TBI!'=G\WHS2EK8)6BNE+0@ GE4T-T%/I6A. M8%\+
[*2E$MBS6*V12>IB@G9*J0L"@&<5S4W02"F:$]C7 KL)&BFMUB!PKP2W
M"3HHK=8@;*_"-F;AM]AD;1Y/K]?N MZPNDBVM?PWKZS9:P!JN0$*SW!.OW+A -
%AEAB!-85L3QL&J5_L./ "=#Q).P&H\F7LS >==X(!543, &9$@@!BO/$(@I]]L:U6
E&%-1O;&Z1\%Y#1B#%7X(QA2>M\=UQ21! M# 6N-U[Y2^%Y#1B;)(
1C"D\3W&-2?!"RYSN:PK3SF""24,RAS=%#QN290 : MA300#%8R27! HMK#GG
E&A1%/+X.XGV N:H5S"8)#P1FQ".I7EB;I#P0K$W* M1?3B'),T@0Q4(*?.:$5/U20!
$F4A#O_%'$66S5) B @4P8K((V)_2=(4_:Z M#<8Q:1>( )6#S!6[?/")W(O0\2XZL.LH*)1S
W""2K%B$EN/ M(@)"6R*(. >M8:+A";R4A;X!8TR: ,&8\M!U<8U)S0 /(^,S4<,T#4C**'IL
M8)(MT.JBZ%&"24TQ1Q5%#YO<*QF C%''Q,B;S:[4,='(>>$*ZICXVMQ6OG5,
MQ&0&]]L@F0H3^8;15&U]IC*=3Z(UH\OHJ15+U6*UK D]F/@E6K,!"3F8V*=M MYU-
\3SS1FJRG4Q@ %DPDU"<&*3\]M3,]A/.*B?_0 /5)Y&#BH6C:5J98:6"B
MR4A:S1HMF)B\K<>D?>WK;#Q:,%&,F.ZN!Y:7!YG7LCC(O)$36C2_N3$,F!&E
MFP.II+;/,&II<_TUEFX@EWA1S3&>8\)DX[XOII'+NK)C.
M*>>=)]2*EJ;IK'+>>4*]:#&=5@\S@V[FH*>M-
TQCGWP]W.D&,ZXYS+$6QG:#&=DQ8'OXJQ7)%&U_9,IW=IHD=NT(.,=T$EK7!0N0U
M(6<[Y)C.1^=[8II=>K)A.,.=]8II=>M.2"84W!,K[X'3RCNLV)OW!B&->=L4W
MY1[)F/00(Y"\.S8L]UC&)-<8@>7=<76YQS)8 2GWEC%=KJ&92\OIIJ2Y/D?LD
M>DR7;VCFTJZ0@TG* <3!Y1,LF+01J"Q7/IV Q"3AF%V@%RN8Z'U87$W^ MT%
(N82+-8;$A>43+SIIGI+%\.$U-)N?QVNU6LNZY.YVX5Y1)8WI 2?Y-@E@L2 M-
&]C.0QHIY84A_>'W$F_\5D8N&4#<>.<9FI[#140'DZ$P[.Y8+IE.!F9J*'W2
M8KED.O>6II:%T:L#E4EZ(KWT9"L)A,*L9%7C]F\4_T=6-6[_II'+9= 8M:U_-
MI/8KF\Y>95O[:=M_L%PVG?_)MO;3:"CH; KS+A67.^>]%/4F^SN:&^4F=/OB
M^I@[IN:>T,D4>';*)N^ SJ4 LU-F63]T*@6>G;+)^$QG4N96[0:>^&57W$,N M?
QA_9^%/KGM!SWJHNDU">\ B8P?3BNE$3LY!E+2(D$ZO)Z EC?-'D$1R*:GH*Y^'T<
=X6'%*F!9,7@= MKU4XKX!FN=[L^'OV?!IRQXT[OG-ZUYE?%R'".UC2"FJWZT4[6
X*2)B!482" M9: @6BFS!!PL_P312EG5WE6PA Y$*V55=U3!,B0@T@$0HU(5+.$
ST99C4E5 M?/5[EGZ4S8B$K]3/TH^R&8_L0)J[PGQ1"?Q^$UONJ- / @6.-77GW)^S8:+
MEOS#C>(@=.V91>>_-C4D@F,:3#!F-EX)EKTX81[S;=X= M)L@GS/\IO[I(?"?=S;8?
LB&B7@=;VP/K=:U1N0:N6I>QZ([Y_<6]>%S?'2:8 ML RNOE[5]^P96:^"K(CE!B>!Y\K-
P)USV2R71_-.OF6AN-5I,!PQ7]M&4E>! MWX]?Q:/IM_^=^&X0=I.'('32V=?
R.D1F!EDMDYEUCSQ@*VD8_?X)HKBJKU39 M>46-IB? 2NV3?;ZFJSM?G%PA9X].U^&
(GRU^N_.GV,QNJ&#.K@J&7+7ZT4]
MN%+ZP[4P,S9.'I.#U,$[C380PP(,K;]=;AC3?)1AOUX,M.2&B7F_2O-0D2]
MWJX'6[E>!5%T*EKK^GTN3,"CD_$UBY.0BTZ>?3Q>=H1O"0M%7W!^|^"Y?557 M?51-?
=B>=(+9>,2#WNSVT:II5II$'8Y782NK'[;^[\Z<8#N:@T":-=G@VW];K5 MQ6."
[GB4&HQY>,)U VS93\ U#;A:(VX#+&="P-TEY+ 9+
(!.B3T'4D29.'3MF#NJVW_X;AS==7_HBIK_$+<7P6Y1AO'< M7F_R,:BIEOI6EC;!LMTO0*
,9["W:@LN_&&WL3 :W%ER"Q5QC9[7]8@LN@V*TL3/9H+&U%\8Y9='@P@N>_N!.GZ?
[VR"R"5BZ87.;W(?, MC[QTRU#G7\FNMM?=F2G \@@(8A:,_ DL%P$_P,$P(%@>
VPT!&&W-EA* D'II M7![/])&";;#4 ?QIIN#.;@*WPP0:XG9D"
[+0$7#&KIC,';QO$&V08L_3:Q"#: M8/\Q2Z\I#&(+LBU1LQ+OV@:1#)F6J)D9T"".(8L2-3.
[&40M9)SN:(-LTSV--C&(-L@DW=-H"H/8@BQC5D6CM%TI&<0;9!BS]-K$(-I@_S%+KRD,
M8@LR5U&SF)A4*1E$,F2MHF9C0(,XAHQ4U&SL9A"UD*V*JG,\,X@WR%1%U6B3
MLD&T018JJDY3&,069*Y(9+'"I%(VB&3(6I'(QH &$1(9*1+9V T^:7&21*[/
MHZB;WF)Q:\+3P(^2(1?V;V9R02<*G)Z M8_U9C96PLH*9%=O[MA.[O-1R%/5-
AJX(XN%=AAXR]TO?W(8A/TOE5*I^F5R MQ9<>L^-B+PAB/XCY@=4+@^$=
[T6_'_2*U7K+DO_=/K \U_]Y]_X-U=WD=0=6 M'$QNX1?
+!Y8\PBS_:!\\&57[6S593M;C4^TLS)K9T6V\XMJ:!0DH:K&*76+71:OY?Z2OS
MWT3Q6+9NZ/K% 7?[@_BH5A_%7Y]<)QXV_>/Y(E6/!1WB.5Y<-,+'M2+%>W \]@HXD?3?
WQUW&CDL;$H M+T1W*+ZT=2SZ M)W:F#YZ\U*%XJ2^O/V^W#MNEU5^5#LOJ\R_J?
N'TRTF'54?Q@?J->!'9,[\? M5]>O&LX4\F8I/?CP._8)T=GAY:
ME5*]UMZXV:N\%Z#!+F[NOO^OOY4;I:\R.ON!?RTS3M>V)II.+")%JU#^P?"8' M=(>
[1V>!G M?:/CVB_ZK;:RWS;OK;\G8MSGH3QY7O/SIW]^=W5_^T[LYO;^[NK=L?=]T?
G>M[MZ_[&$MY_+UP\Q5.Y:MW<6>7Z+\ZOZ0)K++F'?$)\6A MN,5
JSHL'%QS%E8Y/[4!ZH'Q^=^#SM]FJI8$E^X*4[[,0;7@:!U;T%*;II MA4$0
GJSC..VFA+KRIKF[<#=8UXTB]RU2>2NP8K<]W>=Z^ZEC,_OA&YK(6J+ M@

*<^7EOO!VPK#[$ZG@%T&JQE>2S*6U-?7!)M;B2I'ZOGBDK73R11LVD6>Z[X*
MFPMQ@VOU^ZG[UA4[5:S4VM4VY'16JQ]MVFUWO.]&$GBQ/'1[VG6-@^/S3O?> M^O-
<_-=)Y_KTYNZVD-KF\OKT<"\C]YIU3Y:IZ$N4KQZI?CE_9G:L>MX>F8X*
*MZW&+158TXK8D2QW+]2TWCBQ[H!*V7]$!=+U,:U-\7OIV$(K16G&-BA8^#1(_*
M#L>G(H=8&L%%@VS)R<9\% :/\C[S_+-Y<'S&/?;$0O[Y2+"S'GL#/NJM+3%&
*M!)+KMOZ5A&[DN+8:)P2>W,4>4I>%?>:[_U9_$XQ2&-VSY\N)+F&KCED>*EH'*
MQ^UZL=8L5:OE!CZ$7![>'78/K?/AR O& B++KVI=!X>$@Q0''<<)>11-_N= MW*||Q4#*
*[X+A514N7BY+]0Z;=T]>2\;Z42CZUQV) M*IH_:[SC/1__:U5*3>_1F:,/3X:*
M!/ZT0BC(0<]++I IDB2&=69)0.(+S8JMCU2_KXUGZ;4>\V!":P?'CG7 M34Q4"*
[+;#9:Q8;H!/SETGHFF1^@-TG+>2@R\5$21HG,S^/ M$E?
(,71"&%=^>9CTMW!&6;)W[/AH+[SF:F^9V/ZM7IZ(P%)&F0HP"(FY66HN M2,PKM-
_ILP3\^"I5^2TANMPZK)7[PK1:]^J>5AJZ;E5];#>KFBY4Z5T6*O7 M-#6J7-?*
3J&KIL%EY7_U?S\J3.0(;@&)V5>/EM($)(1MOSARHC)[FW('7#O$2
MP>F==,>FUD>Q2ZJA7DR/>OPQ'3X1,#?5] M2.F.AP^!]TOT:TX[XWT"(RE4\&=
[P/P^5STS&9A\ZVG@BN_F]H:/;5+=Y3# MCP9?'+J.X_&]YZ2ESE
*//I.JM&2G<+\Z@S>0O6B(76(_,2;OUG MZ;!4*DO.WXH&*R@J?4C/HT4FT2.-&S-S-*
*^.S_||.:6NW@7XSR=A*9447I(! M,FB]X_%:*
*(LB+;/J:10[[R_KF!0^BQ.V*JL^.K>\L_,GC+0RU,J:M,TU0;I?D*
*M]L8;5S++O\ND%'C]WY>^(WE ;CV,+7O [9^6R-M_BC&"*S99%C$+BL0OY4E]*
*M,V"1TN0N$(*YK)(^BMQ98DD*J,'/KE W'BY2JI*%GIAOM"D5EHHMJ8 MD?*
*63',RDNFLYXFLQRLM+1R&WN1KSRQ5+S2R)K%_$3064K"@1@ULT'"*1*,M5)*
MXP&+7[[$UMNKU(8U8\G;_-KP6*^8_U267CE!X%*<='#OR3RQ(_4]>*7LBF3*
MFZF9YJHEJJ4LBJUVR7+8.#J$4^Y^=LY$2JB=)J'<[BV=+B%C:,SB))IY;?O@
*M^)||^NSM-TDE,TFY98H=F'LPAJ[1*1@EL="D4 QVQ:Q*Y1;?BI/#F52L_)3*
M2^"\N/+:"B"GGA*.!WGA7<-1=^,"S*1$[<3.8^D>OM6/PR>XL'TZT.1TG'5 M-H?*
*W7%_-7%,RE11N*N+UWVBA^KK\=7K9AQ>\W;[IA3*/FUS\1ENG5[K^0FP6*
M17JQ8DW2T\6<].UHN$RI(UFC52D?-FL?LK3KW>JPTFCJH8X;AZV/J>/U&M4|
M+)7U\/6-PT;C?6K\ VKLG=(^E(%@/URB[LI^/L M7#2O\>469%>K|
*(G2)@5O>SQWJ<[>,)@*45P_I."6MP&.N\MO;.K/LZ*
M3L^EH"GG5I1WD&&LOO"9ZK7)AYFBY&7]HSII]?K95R)47A M]E8QJXI/%<.Y'R@Z-
*(E2GD#T0+K^>,52MR!4S_+&\N%/KGBT>*SEBU<.Y)CQ MZ$8J/?"9+W=FDE6$7 @B+Y;*
*[*CHL=")+3C%VG=53^*QR]1?VZ\IJGR@O')17 M-.">-T6D]8O F2*>TL53:] Z\%GN?*
_)H>4YG%HC<..^09ED[$K^]JCKSB;37 M0?:=_Y(LP.;6Z:1RZ7UJ+E-D!4FL K2,U!.?
=,HD>M\)]/[[71>5"3G15GB M'_(2>8A5%(N +B4<6W&LV+C2+[]_C;+VZW3O+$51^?*
DZEQN3W%Z MM&HIB:1S62WJ6'+3JA[5:6\NM
M:H>E\OMW6E/LT4MQZ)ZNO@,J9,WB_E8$AB7B8V5_MK=E0-(7FX6./7J_>+NT
*M<2(7F"R]/TI$91O*JT2;&)BV6(-09D)_6V.'TY+:1?#/SMU9\>KFYG\NK[]9 M(J"Q8[ECY??*
7T4T?DS6S8W;Q_0UR:H=V7/7$5W94=]XL4;7:=F=T,OGAEGXH
M[%E[WP\W#DRS3*6ZQAMJ1"T,&,([AH'QY> 2+) MS72XF$D9L],.(HKO>*
(SY07S/O!9<]%>4II?+K4UDX'P#H/W"FT^8)[R96]T! MYW%D_?*
*+#9XGCBF]^)9_&8U+RZ1P#0$Z(6O+IV;@LU1JY$>60DV/CM&N='#O' M *B_Y]ARXD+*
(!_((LD=.;H[:R@UR\QP#H/6NFZM98)&<:;F>@P"S^%A-)F$ M8IW_E;CQF/P>I]F;Y/?Y!8*
*\QO0=OV?1P+KP@B*XG9DZ$-TXN3KE&B83;5X81%KIH1?1OR2#B5NB4Y M-*
B)3DF.38RLTU$H'QY698T\VW;(Z\[5Z9_R1>\$H'8
M19U:L_R36Y$,V"XG<1P1!B@B4$28II*%Z<%R=SVID;FC]0^UZ_9VS*$FW4U6!
*M8.K0OF>?^E'\5A0M-CD-F\7*8(0!% H4%.EII%@(5=H&^3T!XPN:Q?S9FV*
*M[GC$/&YU^B&GZ7#8+%PA?R=_5VBHR_D6*_R=O!F/_2H5\F;R9H4&.:UBYLUG*
*MH@F/:FTZN3,B U90:VCDSAK1(&=+S-SY*A -$7FWS857R_T(9"'>\;S@24UF MEWMRG8;*
<<6-
Y(')$/H_)RE6:\TH^K]#0KAT_8\=7H9#>3V2'*/I;$($ZXOQOUXF%+ZL74Y^U,%AH)XVYBB
*M PX\U*E18=O0> \N9Y'(ST>Z]6I6,\Q L0]I-XZ)]SD<6#% M>QX.K9,@#*
(,GT:FIU'X5B.Y57YSQAY@\')%]ZQOMZD,N;AH$I*"J$$ MWV?+ MYS.91!7DQO-
92Z>!FIO$?9J8A,RDVT;2]XZ\W\]5V!M(8Y$93M1 &]'E- 6T M+9\G^&J?=+ELG?
M1>J3PK2?:1L,0(FO6B9W/-03::(-H>]K%+,:6+P?1U7L
MR/S^G(6^XDUN>6BI8R$HNB(RIS4RV,Q8 MWW(>+AAN=_HUG5I N__HRDRB2
MY+.:,^XS;SS9Q66^=/LT\)WTD&=YS1V/$B]6E]R,>-II<&KXPX:"QY:11,,,7 M-9 :2
VD!E(#D3:0\G4 N4"E6E_,UZN4KP.SS=\3)H^V5^NT5>HM/O"F?\O,
MW0ODUDN1U7D(DMCZSL?/+;NW.@GI>.(S%PNF3J7D<(\"(RU%L-\C<(\,-O(*

M2>BAZ'D5XF_#P.:.C.H4PQ'9\,,8CI5Q?]'N<@U+PY>OIP/201R07JF5TQ/2
MT['H)]Y:4K+95]3 M3HO)>A\&=0J.H$W87
J.'8J.P(PCB5KK@MEQ$%)@Q&0X"IIRH35@OT30UR+;Y MX8>|
[T8B*,E#0)G'U5RSR:J^Y7W()66*\AVM'Q%/CTI3N3'%?TS&*Y>V7/4- M7K #WT
:04$X075Q!*W3" K,-NE:S4N_%X1#.H43F_6V'EXH.((P87LQ.#8H M. *SS?GSP'UP:
<4E*J.52Q\L6#=#8,0Y30' 9(1-,=5H'1Q_N[KI=CMW_[1N M+JS.Z=W-]3^_=RDH(
D*#37IJDE!@8*"-DPURP?'WT>&+[$\R&?:| 543#JJ5A<].0HBM0K[*.2>6@/R],.IC\:A',?
[?/B0\C9 MSR+KB1<\8MX3&T?2!@O],'3]XF*GO^ROM%>.?
WI.(O[R$VTO;+73IOY(H=GMC M[7U:_B@L5MZ?1'H1A$\L=(I70?!3GB#5C5D\/;-
Y\=W6>:M5??+N[]*&N:(U MOAB;&UGLWJ0@=RJ",W-]:\AB 8O(A^,J3AV>-@C"V M
M\273>TRJ7BWZU?U#5R(FNE]"7VL?J[_/57$0-\=?O)!;U)EWN3+H]F73[Y
MA7@DBRT6<:PXL!ZXN-&CDL0>QN(2;D6LQZT!"Q^"4)WP%R7V8.%N MUB@,'EUG?
OVM.O*3+Y[F:YW:X?6NW0^L7$9MY&*8-&X@VB;=3FT-8B;C,%Y'&==2><0],[B7!9ITS
MN^'T5>6*!_E+:_7/9+,G/Y4;SS%_7)C^NQUHL(FS&US4<<%:ST*+@@%A\
<IC]5C]N34A1G ']2I\>+5Q+N'LOTL MBI+A2.TH4A"0]US>$_\0+72'LNO$/Y]'W([3/4?
4O03*_R4^27\A>F(LX?LT
M<&UABQ3X;FCY+$Y"7I@XF42I'PMG%FB=N+Z\TP,?!ZIQJM,EV&:[I$@7#@/O
MW9Z073]_[T<6ND$236.*[&C;2V2.N/(!O=E>*_9TKY6"N-MLHY5@MM%*P1K) M3<(%T!
[4>S_*7NDE\OTL<9%B_,5KB9>?[C F$"EBK BYX;B@7C2)$N:)U[>% MPXJPXLKXZ_;
<>:1(4FWZ)8:>@M")TC S=VFY0M5V1\HZ+_Q.&?/UQ\JLCZ_ M%\UY]5$@C^=(5EP;))
[S\L,Y3%Y^H4#SZF/Q?MQFT>LO^@'S7GZ6QN)7EWKN
M3^Z]BDH""Z\^D@/.J\@TM>'++U(;O_PPB*6F7K=MX@.O?A#RH0#WJX^CP:K>
MBUG8YZ]:& M7>76I/%CNU6=+]Y3#D2N&:A9*CQ5 CI3#BH^E8TS<5T87'O0* MDYC
+9_WT[7-LV\>DEC^(<,+#X=IN)$!1E[-GX5'J6U(AUP>?RL0.X'R6+GF
M\G!X:/TS2*STU=4M1!?; NK",[CT6U>=F"M"T=N1LS 9DL:J&5&BC">=/72C
MGVDTFD44&<@/)(L1#'5*_*J/[NR"Q#*T_1,D6()^ 7JPSE2$-W?F"7I7U(Z[5E F#5K8N[
MW:Q4W?'(C44#[_K WGLI?#:QM?IZ^T?/U^7-W*M'=9E[Z09D,J\O$#@0HZ(M?
1$Y!$(D*OI>\"#^.1WG1&X@AHM@Z-II7B"R246YS$?4*(TT*AD0GXM@U.?!
M_#HQ)@DT?24C[]7(JI()1!A.),F>)T1B (O=.)EG?/(7KDB?9#:9)ERJ M#A'F3(.,C
XJHCPP_Z?(.EU/[9$Q2VAGV9#U&$@>1=A_O)B?S899^5G(58HJ
M@">WP0Y"F>/]E;CA=$2XX**6%I>><46UB/HH$N"2@>M4U$N3BEN^P^13,18.
MW628-H?)L]BCZ=@B/G F=Y&EA!.R)^81'C,,.NQ)I2P2< L X/ZC&P:^--M2 M6A\R.08-
Y^+5"H]?J+G1FH\$S'&GE9VZJ[R'].:1SQA#CG)#B:R2'S@\1/G M?
EH^BD)Q!OU;$;,\/JL<[O@H>1"WEZYS.A!>0X#)###2/+:HUWFH(I.I+%ZI"K[R9CTP ?
B!R(!)ION/WUX2:8((\DQ728%MCQ=37@<%R6'*K1%
MM<'ZLBB.WTLQTCQ!AF19QRU&>5$!LDF>(2.N2 /"OHK^W![XHA_ZXGK"0 8I
M9&+;,I%4IIZ0II_81)A'E6II6/&BXD44 1C,A@XIPVYXF1_'
8VB+P';YK'*)DJF"I1F'+T:="=D=@K*Z1
M*$N^5S(5J=RV^$3+"7BTP,R]F3_9XP<>%D4FS>R?T5P(<&9[F\H&#-UHHDB)
MM+V7OY5G25%D49H6N!KRIR#\2<;:K[$F"HP= M-
K;_4%L(I/;6D%\]]=$EC%^,W"]7'R_<1[AE-&"WF><&3&A<\+BHL2L_V
M;&#F/(II465AE,J:+%'KEF)X:3IIX ?I^,M&6IIKK-%*ZREU#B=AC.9BS63
M.5PF::3F0I+=]SMPBDIER@+:%K.%C=/I\JH4JQ@(B<"2M)"RKIIB_5%ZX(P+8;E7-
L)I9'^0#3UT;6YNMN$4GZ<3QR5$P8= M$47L.
(T*PG+3OR8%DIR8.)\4M8S0.7N].%ME.1>?A29;("08RKFFM*D9I:E
MLYBXZ'0QDD>/_IIV9LRY^,N9PCI[!S)B*%G'QK59/GTT?5DL! MU*T'G*DL?\
<^^F;@6&TQN8[>*G<.K>6]\K(*(P?'2],(XY +:+PS,XU%4E)D MZN/ E]I3-
$67IIR8*3R<3#D4UG0J)DQG1,B3XBQ2'O%:$ SM.Y^[^](,G_T6F M?
VC=OZ1@Y$PX9>.8_>0IOR(:9+L].>/)&Z=$"W/5?!3QQ =ONAQ W#D9J3:J
M>36/,F'Y8!J>&NMZGIH3*=H1V.D$AS0J30*?E%O=T$Z&XG?2=2RU$F?>(=(%
M7RQCX,\V'\F9X=.L2TU3]MC3V[$L=XNFJEH6356!+9K:4Y>N3EGD)O76?'OZ
MB\OKSO7I9>=J>8OZCP?33%_B\O[\NU4^M$YOKKLW5Y=GG?OSLX57Z=Z+#[Z?
M7]]W7[_)FIAI'.C()=9\6/N#AV7:U^>=[KWUY[GXKQ/1O3=WMX7)&0?7IX=6
MY_K,ZOXXZ5Z>77;N+L]7]#>PMUE"S$GG2KS2N=7]X_Q\%5;VW_8-TXA?_C,M
MU()$W-=1RXC4II'(-Q._;_8KQC7[X+"D#/>W6S])S>-@=%1/=SY0%,-LN M% M7F
4K^"Q4<2/IO_X.EV@[/KJL>I'7Y?3?!GC7^XU(+LJ_7H>_@]+Z1 P67\| M>?+DZT/QU9?
7GS=+A_5J<^57IX^ M&.7ZP0M<2-24I8O(59G6%.([/B9C^XW+4O=\1-!+A$ M'W
%,UD2]HK5\L%QK5$J-,KEW[XL-^PX+:|^8XBIZZYMD+?##GD#>4-MY]Y0 M$=Y0JQ6:

[2H0;]AX .VI_S-G +VR M62>OC".HO>V#L6=JF)/4+I/UN=&EOY7C50^.JX5VJ5XHM4J?
*=;UW7& 7 Q&! MZ?.A6R^8:B**%\K-4]'<_G16HPE,6@NARF%E52 '!(U9V:.BM905'X6-*
%G>] MTU3XK.5AD]^O5;J:Z7[KU1'R?\[GMNK$IRP,Y5X__V!>PC?UPKKTPFJC7FA|
MW@LWM6!&A0>A46,>KQ>-#8G&1KE6:+=J&-!(B?_+Q'^R=TM$R7]V P9_>K#?
*M2M;^%&;9*EUK'AQ7:H5ZE1)_X'T1JS?"9#4B06%6KL%!$B:DOZU$_VWYK.7*
M2_/XOQ3OLX'/PDZ\HR2T!VI&9CI15]!!V-1B_9!/9B=.]^1]]:VR-A:]8+H""!<+,%J?S7
*MSF!5*QT<-T'!*O>9_MS61SM+Z#'^'DSZT "5/G0>F>O).9-%X?A%E15,DX3.*
M17>V\L;A#_%T!PZUQYA<2<)M=Z;//A6//G^>[O0L>TPXF:__%3T_5 O.K(-HT
M,ZZ5#X[;A4:M5J@VFZ_"GB)J-WKY#X(WL)>O'!PW"NUR0U0&KXG(7RVL">1N
MYASN/8%\'RQOX6-3#%0/CEN%=J5:J%<^71U^:MR?6 U+.HD%9)^*2+I 5I.!
*MIMQJ%:K5UU$V&Y!I2BY-RR'^X)Y3C(/B4&Y5+_<1F&80?]Q_?S>#>)$U_+*0 M46C.*
*(&03[X/ODP;.P7LAGKB- E*K'QQ7"K52O5"I["$'T-[\AFI^O5IH-U>,*
*MXI\8Q(G&U3V(+]M^*=_KR#6N>M(Z*1L4VM56H5(GY1*
*M^!O7!>V#X[*H/DMM((PS86E_P]3'6'H)EWI)P*7< ((5, 4D+ W[1;A.MY=4*
*MV_#^XG/%)L\W;94[47GB^NF6KIH+Q8MTHS*_/T?9ZFQ'$\U1+Q\<-UK50K/]*
M>B=]C)R[R\GR>)&J]"LO5X!A+;(Q$+B?0#TZR#F"Z'TFF]LW.K!<;U2*+5J*
*MA7*YGFD"OSD-3 CZ?#3Y/()J D'E0KTF4%3]=#JG"4%@=&)80W2G)TSKJ!UY*
*MY+Y$<@JQ/%K!YV$T<$<%*V;/TRV[Y:@ESX&7T!I;=WQA.._8\8P*
*MR@.6IR>3R)6=H^6RU[:389(>&NWP42A@RZ9[>>NL>COSYYPM/$;\V^/R'*W M)BJ*
*^OPVE&-;C_G2[\ZG#=_4VYH'Q^6&S/Y>"P#:B]^LWE&NHZ@W"XU**
MQ9P:&,M8\P'LW[3Q%@-'^^"X52XTFME6PJ2>9E$):\11HR1PU"A4FT@D4?.U
MQ&]!X#RYGD<"8D91>FJ 33U);<8F-TS(=OH@E9%9A.1M05.!!IK<+VBZ28^! M]?
N6QUG$+=5?Q:!7E(?;L"CB6^Z#0XG/YT/SS#97TC1W\B$WO1\1[TBS;.IZ
M595!MVM0=IDB(.TO7&L%4NW@N%TKJ#W,00 I]RFTXF4_$ZLI(]0JZ41E#]M
M.E.WH18[E&J50KU$DHR!R/DH.&^/G,;!L1C2&[654X#P)]35)I2=(U35VO34K;RZ=7#<:!
<:Y4]AM6+K4/+J+'>\RP"/ M5Y>=D\NKR_O%0R9U%X9K_'[!C%5A"=(Y$3'#*
*<]\@M*ZW#/&TZTO:0.LG9T> M!G_3_.O =U]L>DSGA-')2%I6SLR0M;S7[I7+'EQ/K:#?-*
"V2BUIKA7:E4FA^ M7O^ 0[&1AYCI(1^N#-+N(4VYCK=>J%?;A=8.@ _E8A@2'UYB #)*
[J!._"_N$ M<\FI4O5"J=DLE&I05%,"5-8GAGT"4'(:5:E0KU<]<:G5]) E.';L$/U?1 S M;W;*
*("YT3!C&*3VF*37U+KKMO%]KM=J'9^O1J SH+S"3$?;C+VW:(D^OT&X52 MNU*H575-*
*,F2.<]^.20MFOR$1\CCC*Q['@ZM"_'NSD8IIYCW(K-IIICG=4(U9D8X"(,*
*MAA/#2;M)LVUSAF*S>7!G=IB=&H4RK3@TD1$?;B3]@X0U5(B?;50*D.!5.[+CY>KYS\;*
*MS2DMU+UJ?JJRCC=UMO+!<4N=0PDD(R0(9;5>?FL(542\+E4*U;J)BS-1QNO) MAOL6?*
QYQ?[HQ9#6SU,BGGWHGIAG86;,=-O9[2?+M*IRD72CTBS46Y]65RD5 MAX>ICSO/]*
M^^7]]_/K^Z[5N3ZS3F^N[R^OOYU?GUZ>=ZU?Y,P$48W\FN5RU+5,G-Y\T^CZ
*M'+E'ONO]?A"'\B#J9:3+@V#<]#0&23.*WXH'<=]6R)] NIG"Q)Q,J6GHE-:L*
*M4W*P#4#W_N;T?_ZXN3H[O^LJF;/YU3K_^X_+^W]FN2L N-_3?-#5X5>X4R ?*
*M&M@_"^^?&7'+P^Z A?S=\?KR^F*5QP9^5S[AEH4W83>6YTC\@WD)G]]R,E:7*
*M9C[Y>T*UIOMC^1CHD_THVIG MU$GB01#*T\772X3F[U-^IW-7-VZ#?*
OULXRH'QY5TVL_*J3^ONSQML<5F3_RZ M:==O_':7491L_F:2K&JT"'ZU6I5
*KO=XD6_&5NP;-=BVOI2VO-BN%RJH#9R8F M<-7-L4X5QW*VY =5^8+)55Q[70BU1?*
5=SOB4##IW-(OB>0UL-)2K |&&3MZS M"9[V[(A&R\YFGD@C7$?
*DAY:=3BZA^0:9S6J>FN166.32GTSVV9!Y:C?5+M"E M9J'Z>9F*IAS*
*0]&'DYFUH*BE=H1NE0JM,A04Z9QT #] W_&8B0\=B[/07UH5*
MB2;)Q>)1'\3EJ27.)X98.J&RY]KNIB=?M-L'QXU"'JUDM-#X_HX=F$L #U
]#S](D'$]Y4!:+WHEBW332]#&]_I]48I,; M;43'E$OE@^-]N5!I-@OM%77\+H@D?
*6V7_%Z[4*W5"JW&ZT@[H9(^P2'E-F'] M1>/XNL+*
<$\)@PR"H)NB5RB)O77&FU'"M9EXH>3!CZ8$C5AJ':P7&K62LT6Z\Y M\[TC%\%ST(6-*
)E);0?#4<@'W(_<1VYY013-UN-W;DXOI^OQ"Y;/8ROH63%[MIB)I?
U$\$LT7_UHQ3W9J1S4[]G31BI>^K5961]$UCV]Z]^QY8P]5T_EJA7+S
M]8"^OH=2U0008:]B?$8(4W/W2H5Z^_66F'M'6"YG8ZO2:!!X#@^CZ3PC_E?B MQF.:G
V1(>LNV.MNG<@%6'.=$I>[KZ!TB8VOGAFLO+!C4$K;:1YVYJ@%1& M=1S%%
*(HI>S[:4W=,*9>,//4SHY@RR=*FK9R\3U7ICHOQIEQ?>P74Y$T^6@0U M??*
B76&ZR.Q6V%O3125L:HC%?U5;SPKQ'(?=8[#[RKT^N$P^F:%WXU>3II?E/ MV(-
*H1A*__9.%WK*Y/+Q$M\^52Q_AIZ(6+G%N,5ORR99:JZ%6?ATNRX-KO-SQ;P_AE^.-?*
[;O/JF]T#T7_ENV5L8$
MM_U0;Y3;E6;3J=HU5F^VRJQ7;S19Q2ZQ:J/5_+^5RL'T1X,9U$>LSXI/(6<_MBZPG7O"
(>4]L'$E<+O3#T/6G#:I)5NHEAM[N3 !=^B[V]RX]___9^_;F1I%D MWZ]"Z,Z]T1V!-;Q!

*[1.*4/LQHSW=MM=RSYSSUP:62A8[,F@!V>WY]+>R"A 2 M2*
(+1"%7Q&Z/;2$H*G^9E>|W]W7$ MP0)M^^J?;?\)\Q^X>1ER.&QDOWD ,(O-;<7 ?H2_W
>-VIU7+(0\J7S MZ.
*[1@9'3NHD\CWX<|7VOU[5T%5@__V*_9OVO@T59R/Y*ZZAO;%B7+7:U7]N%'6)2AFGQ1Q1*
*MNE6,N,M,E>:_*J9@KE;-X;?U^*
*MSV/!2NJ=E_4RE^58NU1(':=PJE?,3SGSL8[Y'5|W"X0K=X*UR7\L722HDEC M>WF*.S)R?*
*KY[/VII$EX%.M7]C+,K@94]*BF2HA5QK^]\VP^S7>JA_'R*F\(Q*
*M5#F&F%$GZNYCTB0MAC/+-I^499@Y8%BB=OC,F(-**
*M&&XPS@Z=RB=OFG*HF(T.Y*#73^(",;M%Y/-"IK[%T/?[307#RX@+5)V,*,/B% XZ7?*
*TN$_;>'Y M@O84Y7:@RB@A2C*0JS3;0Q]+&0[&;+(U[V79>D@5-$*JA134F5JY754XHEJ/*
*MJ(**>[6(,K&0LDQ1SNE_PB'5>D@5U'6KA10T@L3&8"^G(SU+D&)>V6U^@?PJ*
M)FR<5H?$[E& !81@/_F(ED>TKUMT6Z3]%BL'O3Z.-T3](_A0&-PM_?',#M#D
MASM!_B"AT(.'B8;F93L RW/S*:T=*:=='!Q<5=H[1P.7(G7ZJM@[O/D_!Q=[MX-*
IB^AP/7!#^SAWHP|'5>G!M,8.!RX%P*7E]%Q@"5PMU(M;[?O'6 I]9PQ% MQ+11&0\$-*
PB7SHOS@2Y$RH+ANX+IA!A?,>]1E@2V//?HUC@5]O]RX;X(/DK M2 7_!<$?
24>%TO)!A?DKO<-C@]P#QQ[@=JG-U0$NBRFMT^^IV6Z4'%&M1]0N
*M7;DQ$:9W^IJH6*Q,9N. .Y+ ^W!C@##)MRCS8U?2Q0PPGYFN.K;FS1V3[4',Q*
MMH,9Z=|Q0:0%42"\.N%,>,2PXWYH5K)M&7^Q(1)NBD-W2!TPB4\J72ZG6+B*
*MLZ@G:M+!V@]WYK"'K9)I-U5C"QK_2F*OQT,<)XBMD@DX56,+HF>**IH-#V'E MX&*
*(A%:=B<*E2I]\S1$/C3NCC.:'E'MOJ,AV=X43(HWIR9,]!W3+&89..Z&*]*
M.TY/4!2O_5TWOM^=L?*9 J>JHG:X9,T2A&O!:Z=&L9HM 6(QFY%XXC*
*L7L]:%0Q)/$[2+2P3JTIA/GUY>.(H+%XU6A4*2=6H MJ0M:P?7[U-*
#061V^I9JBH;%=CTO!U&=ANVA(+(Z?5W21,5D
M&T0M5%=W!.1DN9NGKI+?'7>"W/#+F=;-F;;3)'BC#$%ABM|Q$!9Q,0X)3WGA MC
Q;|OSP#./R6<#VB>^]XO?FZ5R,+RW0*(14.@!$^AK0I\\H=#K]]OCL23*
M'=B#3#GU=CMDRATRFD0R_R2.J5/$5#EMMS),R1A3BH@5&(ZIT\-4.>6W,DPI
M6!DV14L_V"KGR5B5CI-)C;N,;G$&UW\QB-NW(77X]V]?!7OR8KOC5&$PG6K+ M?;N-
*JKHY%4Z#O JG042];Y[[!)*CM+Q0\1EDB59E<6#N@&$(<^5TY6HP-W5^*
MHLG9W\CW\N"F=3"N+$56SCG>3@]OY?3HH\DX'>M$AJB;O(3X!#%73L\^&N:@
*MG;*H'3ZT@KNDB[NDU?P4"K9]TJNVN) ",\%8QU@4?!1[IU/M+85/<'8JTGGN MI^0S^?*
*PS]U:SH<*O"#O"=,UI^!73,$]\F/C(XFZA$\10.97\(Q9G;XBG]#, M/0ZB]^G9!X&H:\V>.*
(9.#T/E].82&"JG.L2U"(H!ML8:Z&BW.I48S"[:!;& M!.9807[&E-2J(V$.@]*$N6,_.G/>T9(A?*
9>$L&)[&09^Y'&[#--.#^9U[H=A M#RSOR,M8!TO)D8=Q
M$):T3E\7%9EM++50G]WE^&U7,QQ$IH=:DG_:CEMJ7TVA+|SX4UEFR%T'0K.?*
XHXJ+4@W<(Z&!J5M:;O2PW-!545&J2OIK_J#BR#M> M>_?W(\^0(-
O4$$VMJA%)''DM1UZIYN\'((\TVY5E2U0K"XMP[+4<>Z5ZPQ^ M/85@#\L]0ZJJ(1#7U
]QBK.?Y'%7L6;.T[X.U[\3FEQ[/A1(?(-LFX$[B>)B M0)O2H@&BJR:?@'V:>-
JC5=>!)ZW35PR.I]/$TQY=N0X\Z9V^H7 \G2:>]NB_M=>#)Z/0U]N53"
[7=T_!+VU/\.W=+LR4FWN.6'@ A,P($D["TQ(!J/]G@SFJ. MQT.O3Z./X242(B!-"AM
8@=_J+AH:;RIW@MC98GY7A1VH75:Q,<.QQL,6]KPHY&*
(E.:PG8#CA:JI:W.P_J&7%CU^]51 M'H@^4!V-/ NGM:Q+J&)ZN$-W'GV GN@V:6''@(:&-*
XIB3V)=X<\0=#L4D / M 8V)M0=35(RJFAMPT# $FEV:YR&@L3!H8-0TGT?
*$/:$K9%Y[/O[5%=#/\3@3|&WL M)]+IGKM(&U-2*2U6I'B/,6JIG7X/T>W.*
*(/KOQC$M&WFI(*.2$^VXP;")]KMZ+. SZL GQ^!X$V% MN8=OG9P.^*
5XG.7HS8Y^P^2!I@BW[@C(AEZ';.M%N@R0! MR:>#+-4 +Q__=!!*
<%&R99M#RF0.%,.!4V!JH%#S43I^'2-H"DE+2)&-U5B%- MH!-
PMH:.$7'20GVSU>&0?,UR<#W"P'L,A0"-E[X3.KSE1F.)OT?X9?]&DU@"E/8Y08Q=- ^?*
OW37F@66"0++4GF4I27(JD7AK1EC%L:8E-N, MOKB:S(,P;? N\ZLXV?
E5G.S\JAIC;RWQA9#Q-8+COJ @)(5+!^2%?EC_9H6>
MCQO/==8:DA,"Y>EK,+?:X@&U$X3('A?&-HB4TO<52>KT-:SN'YSZR1'$'H+V
M>"LJ0I#'4B]V.S!ZAW:.V' DH#%<2R.!.$%#O4F(/!93>Z5NB MKK!=CL(!=3R=]E! &0*
*H^? 1SQ\[M%9*Y9=[;"NX#UYHSP5W!3<&G*X?=3AD M636X-*
*/^;F\UT3B\Q+H4H5K@/_FHB"NK)Y=&'-3T6Z*A5N67XXAK.>+**M*E M$0<=G0U5-*
P..0ZY=ZG:92$G0Q=H%4LYZ>#)> U!KH4J=[X)PH:FO7^H\M7_MW%W=C-
*XW5;F(>5W@^S5,".8K:^_*6B@"6IWK=.$]+Y ;V.3TLMV)@)X7<^|-*
M(>$1N6CJA+QCQC:8]Q6A"%H6:!K MHLY[.?/LJ'1VU'B\Q$\=OU$-
]C]+9T'R]A&%&4^8:DB#3>A".I"4Y'5H2"+*
*MTN$N>YYVP!YP]JBM!P$'^OT;HG2XO<.!PQYP]NBJ!P"'[/15250.C]APX+_' MG#T*ZD'*

L3!P9-$PV6Z>TT*MM-6NU4NT\ ('$IF"I8^AA82%CYZ=Y7- U%0?
M/2VQ,>3Y6&N%AEL!J*SV[5' M>HF8$G?#GB"X]NBS=8-
+D2"C5C$4CJW3P]8>E;=V;,E$+59U[OL_07#M48MK M!Y="C'799%MRM5!U;K5#-U:=[?
$8OQ-WY#8ZF2\BQH#2XKV,#LW)%5'2V2[Z MX?"I?"Y?-?#1B/6DZP>GMG+XL >?
75/YJH&/WNDKFJBH/"9P@O#9-9.O&O@8 M&#Z2*!MLPZ>%6FJK';R0.
[L,D2\$WC1\M7U$_+H3.[2%A>^-41#@=XIU5^[9
M;7F%!W"9U*RP3H/RZ+:I]MRY5#J@Y_;DV0 MHNW@ZI4X34'C=N39#J8*THQQ![&-J7?
U\1AM1.WY1%26?;X/;S8OVD;%&\JA/9/ M8>RC">0@N1/AXGZ0F@>U"N7@5^$!G>-
F(V4%0YIVWO3!_GE!"(?I1B3)<$6W MTB)$IZ6$.G?
(GR#*=B4M'15E1J>OZV)/9GOD"T=9Y;E-1T69V>DK/5$Y/(.. MHXP]E.U*@3HJRJQ.W|
G)A]?Q:,$_*IZHP3M&^G 0)3@HS:?+C[3X;WN%L@T M40U14P\6_:5(U0)OWD?
%7/&I#N_$G :I*(8LFE9592$<>8.PW,%1_I\%[,*8 Y250.3^-
L"',MU+P/C'+4BMG\R0[#FXQ; M[U?"UZOKV_LK(?KM8?_5R,^18TYC9O.>/GF!<&U[SU?
X*\Z[A+O1C1;T7.# MKPA+"42O>[!_HN#J9^C;>#<=U_;?AB%Z#K!H@8?
ZWARO]6D829G2XD7M]%5# M$[7#Z]OXK*+3 ._>^A=VP
OCCG6SPOD&'+PM!^_>2AMVP*MW^J9JB*9255-| M#MZ6@W=O30\[X#4P>$U+
[%EM!6\+K9+|> ;5DD^^%=V2.WCYCY\9F4AFP,+ MA<@/\96.^"K-^"9F?(-W4SE-
#!52_0_'D-7I:[JH']Y5DF.(/0P5TL /QU T M8UF3V6Z\SD%4GR9\,(ATF)JL::
(NL]V9L(6Z:OI\Z#=7#Y'?O&J/>8WF+FN; M^$L]9F]A%FKDI:O,Q4'ARLHO+
<[D3E^Q+*R<9\593)<&Y'X[_&_MVH$S3K0I::5-P;26[N%]F]AI5,!Q?]JX-
ZK!/8R9Z2H'CY_GN.>X/P[NY6IP
M;W;Z6E<^H29;'/>GC7NS&MQ##EQ78[LA4POMKAUY..S;79?#;S|>KBZK]L0<
MG$K&VCX5ETAY;WAR$JF#7_['1ME9X,_KNX'OUT)-S^^?[VZ%VZO M:2A])-
S^>!@]#&XNAS>_U=9KAW__5+[?0HYNM4_E_;%L7JBW>2H'<*(&)4M: M_B2W1I,!?
D/["=TLGQ^1?SLEIW-PNPP#Z#V.-RCRE)9+OC/43E]6*^E#P8X&
MR]%5O+RB7G1I4!\J5]$JY8T@EEDW%\':P35X8O MBYXLEGEPI)CCBTE\O4\KK@Q?T-
I)DT3I<-||QQ>3^'J?7EP5ODR)RJ_>X5V? M/D;V7?QQ1'*5#&I>P[19N!",OO1&
<6EN*1AY^*^A_3A'\;3EU/3II:"T&7LSY MP@L'"<|E6VI@YA&O'M=VQ8\^%48C_M0
8Y=M=G5A=XN?Y_/?J_]DM_[=A[HF\,XT[]"ZL%?G=ZC[HA]Q33G*ACS=9-
M2[:GNF':REBR5<,R_Z7HG?A+LP3J"RQWSAY]9/]U9D_Q"WZQYZ_V6P"X3.W#
ML^/&"]+ [-O$T/;-9&!+,^%.A=8*CQZ$/Z_P/U\'-Q>W]W#K#%*XP>|'^^7]T\0.SVXO;[W?
W5 M[U>X M9"7D2^?1[:/3(2Y3H;5U8MBO*V_W7!?-2
M=E[6RUR68Y72I3!=>IIY1BZ%0!2)$4K$CLJ)<$^P*:IAPJ< OO2NDTY"$D'PZAU
MVU4$0\T+UH]PU4FUP\]WZ=^@4'!(4T1FVN%O\NR)5>^4?OUVAH2.W!3?W-$4
MO^(>F3EG"HL-2#A_?33^JK-%O;FC13WG+\Y?'X&_ZFP8;^YH&,_YB_/71^"O
M.MNWFSO:M[>&OYJWB#_"5<=N%9]DD!R9-6_#&?(%2#7RT0RY@?."(E> |&E.
M6>RS*+@H%+RI$-H_OVPDMC30/9Y_OQ7?;YZ!A)5QW9-IK)THENV>X3OJ,#VH:A|
(O\C2;"D^VX 15L*/@L8%5D<#W"^L8C/KK1 M>.D[H8." X0<3PH_W -(3J2+](%$%;
[:B^W,(84+ZWP!5NQ&"<$&$\@,@_17 M3/G;Z8/]\\[S81F#,/2=QR5)_'KP[FP?7U):9]0[?
5/495[_TA(II?CK(6Q;@ MY>.?6 >ET>EKJFC(V5X%F=D^')
MDHU[O$NLP=#L]'51[K'=V9I#L0Y'#&M0 MM."8-ADO@V[>9/@(5^TQBYI?
(+^*7]4:MV0;+/[!,YPD?]OD4/.F:9.?VOI@ MZF^8^4+HXP=.D>_CJZ:^]TQ|
:$G_/[PO68_Y\?JEU3$!;!A=J'7Q_%6#0,B M/RNMXI%%Q0?
O=S3'_WZW0_CP;:5PX"_.E["?::#<3G\D,/D-'$/?"%3J4$Y@ MV
)63GAGN1/$\CX7PHEAV8+Q":)UN#^,8YD]+&?<#R>.91G\%VJ/8_D$L9SQ M7YPXEA7
LFZRK6,T;T%]A*MX7+AD7'AE)([M8"9,Y]ZK,$.3)QX,KCT"M\\4
MW.=O!H%Z@8EVC6GV.Y ,Q"S\<0"]?.[1>&X'@3/%6T,DK3L!L1M)V*P053M]
M55=Y4.VT,'9HE/<0C)4\Q35\BJNB967;(7(,MA]#^TPKAC"H=_J:(1H6EX,G
MAL%])A%#@Z?447%5-C%8/-:_D?X:I*YU>Q71QT[?GX5VR!+'W,,>,W&I^:
MTYB6G;@9@G>5Z']8C]%1;9&(A!<1!8G;B#X69.&*G+5FPE@P$D!4Y6PF3'') MR?
V9#*+S4"N›/"U%RZ8,H3J/? 2U2$7Y4[? M$G6C]GX.;?-
DGA(\CQ[KJ0.H"K;*)5GLJ164['&4MAVE542#ZD IQ+]543(9B]K(<9D;. 8?I]?N2(<-
>22YB*$BY#J1,B>-M=5BA!(19(E4>IE M]4TN0K@(X2*$H5VI,&1=I0B!/DEJ3S25K/./BQ
N0K@(86A7*NR15:4(L3I] M0[9$V+06 R_F?.$%#O#5 M%Q]!9L\+6HT!_[_KQ:
[1TZ755^Q'O(QEN/TK1YS-OG,2^P@AP1Y#AH7MON&- M$FZ\$'HB>
<*%YY*MM$,T$:X=UW;'CCT71B'^ TE [Y8>/-__KT?_UW[IKQU[M3XP-
WVGJ7U@M2&*G]Z@;Q-#VS61@2S.'*=G2 MJ\'H0?CS"O_S=7!S<7M_)](38WAST14&-
Y?"Z,?7T?!R.+@?7HT8 DC^VUS< MWHQNOPTO!P]7>.4/^#_?KVX>A-MKX>+WP(/_?

GOQW[_??KN\NA_] MO_]C*;)Y+ES]\\?PX7]9>#]RQR].B)\V+L 2GWZ!2OEPYBWQ?
2>!**"?8P3" M=F;[^+GX;\("^?17 8L,^_/6FWRV_2<,\$AFZNNJ,6NO_<.UFQ,'2\#M[Y-:
M/21^.M,W.,;@?%D=#^2,PJ\QMQ_J/3WW(ZDKE_R[:FFEOK%M4597UWK,KBZ]_R,
[?]1Z(W_(B?= "\>M'RL#=_9SN0,GXP7]@(.E0H&OOO>ZV9& M4]MVZQZ%-O[C1+BR?
1>ONDB=ZJGOR0/6^(.E_T8QQ#>D/[B]&(K"#1TH]F#_MY%O2?
!"8EUC@,R\.9;D06(T&?IA&]K6Y0OP&6E9@&N[C]LWIIB4=*;]M<])*1GM528(>+CW-
%(V<3H":+JD\H:*]UB&WLI-9@ZUCX7> M)^#X=#1.'4X=3AU.'4Z=]U&G7&2NBB'+U7?
R526SPJ;H''(L08[--ORJ9#&$ MN"J'6^I=/5BZ<,G
M(;0C>;%]QUL&T2=@KF"8T*&8BSE^-JG,M)]\A/ATS.II< /G5#;*QI[R!1*"! MK&ARN?
3Q7MSA97D36NJ ETP^*N@>D%9,"X4.I.BQ*O6PN-/=K)GBYJ M6T#UASU?
HI*86AT$,F38*QQ2[8$4=R5SZG#J<.J<'G4J#,/4$'Y'XU?^QI,5%P80;Y
M)!"P+%@S@3_]LDM4W"&?&%<['2N[.W==QH^.[W6)QG.;V&E94TSO]*6NEHTV MK_JF;
[08YY%+[M'DU.'48425VE=OE0C#E($ 5U:?3(Z?<,2]9Q^9\7U)XX@
MSM^<.IPZ+%/GL#3*FII2OR8[P/:G2]STMF__QX^9*4"7>LKG!ELV*?+R>S:IL MT9[-
FJ6*AG&D:<#M;+%3 0?4B'K61 IOGK7/)9SI3F=U\RRY1YHVZSW1M+)M MZ3AG<|
[FG%T+9]?>%D^1H"V>9.JBJ>J-\K*VE+#8#^F9/ M%JU>=I(*;RG+.>Q4.:QH:7@%'
9MT2VHO54XAW$.:S&'E6*P(A4;A_$5-$,7 M-
4,6C9P*#:Z=5EUOSS([Y@X#U)IILBD^14\4TFWC+QSGZ**YE\XBN907R#]6>
M*"NR*!O9([8]@J_<]:D2O%#ON3+MY/9\TYYJ_937B?>Y9XJ]DR#
M,S=G;L[<1V/NVN=]*I#\)AJ&(O;D;,TF9V[.W)RYZ_* J9E:H?H\8&:GWS,E ML:
<>XF/F3,:9C(&W+L=DQYN^B57Q/IRDIGK(J$W.9)S)&'CK4CQ6>X835H3[MIBA!:Y&<&
Y74WD%[@>_ZJ1RUVN9#_AA^Q?P[A*<.IPZ]3=(5/=D@QXTJ$J5
M.GW%LK#ZDS7@.7:8Q [G;$X=3IWZY6XFC[!*L2NS)G8_2JN=O"&!&]H_;UK#
M"_,Y=3AU.'4X=3AUF*1.*?MY3[^G(P]L4Y5.WQ)UXV#%CV.-/:SML1F.#365
M+:A]]"D7S(P'Y/9_L7('56]D/" ^L?J:D3O2D_N5VII6K/'VDB8E'*B3;JZ)N M9;,
<.*28A!1W)'/J<.IPZIP>=2IITJ.IIY*PW&SLJ//E:=II>F ']8+4G8ZII+JO
M4KS"Z8#X67U5E.2LN<0;K;.&(^Y7Y]3AU#E"IIW5U3P%_L8EA6>7(ZO05.=L-
MEDM:UM#">9EEZI3CY4H&?69YN<<(+W_TP%!! R>BO_NH+"]][\NUG'@>J
MTYK1I.-9,_A9?=V01$/+=F;F,W990Q)W-7+J<.II<00?2,@T7ZI^ C)_9UR31
MM"KHH,W1Q'G] U.G'*_O:?
Q0"Z\K[/#Z1RG&J67N];Z:NZDX=3AU6#]4]_41J&KTJJ9U^J8I:KUL4U\>)&
-09R_.74X=8X@??^JY#^*JYF=OB)*DBGJ.I]HSSF;<_:1.+M(M<=AG VMU$7+5$5#
MSS93YYS-.9MS=BWC$K1,T7-MXQ*T'LP5DV19["F'Y#9R'F,*;IS']O*8>30>
MTR5\CNJ:*)N'C"3A',84V#XDAY6*II-6MGNIIRC"-19%V4<]+RN7JZZ5J.5Q"M
M5<5L1[%)C?PI?(E\B76'Z)1&+\2MKIQ?E9^)_X,2G) M\^]E$#K3-Q DR[ONDB;GU/?
D[A<@B+I MZ!O2,JX;W%X,10&F GI3X<'^V1!KM6S7'CPLA82T"X0D+YKG G6%%-
[%*D\= M6:GYU,D8*MG3-L?
=P;.TH*E117+8BKSRA]FVP;.W=,,*A&N3E_$AL7L3/0S:1Z6D=,]=253E_6)+&GF:*E91.KN5
] M?:\JB+BID"S24PU1UWD2-^=LSMG'X6Q=JIVSM4Y?AR;>IIL]/;,[9G+./E8:F
M9QHUU9>&!M6.AB5:1K95/T]#XQQVJAR6:8]4'X<9P&&Z:"@]SF&5
@L^7W@!26OXXB.Z[', TIG2M7+: M=-
L!@AO@(U/F_=9X3QE.'4X=1CO^9/II4U*>E6YV^)BII'6<$<0YS#.74X=5BF
M3CGYF^DF49_\[3$N?WE>SQ9$09HG-H&\9\0'Z/!F^YPZG#J,S;_.]$U9/[NP M_!H2\?7-
"X*RQY8!71Q43=3,[,P#CATFL<,YFU.'4Z=^N9MII5.EV)7;(7;; M$61I
$BWX0SY,*IFX:,9<@/G!0ES#(1WF1 ?UICGKA9.'4X=3AU.'4X==IW(
M17LJ$IW@(JT2K!1$K"W>3A_LGW>>#P\F0_HL<<0PBCE7
J:P#KA9SY7TWY5=]I*LXA/A5'$+*J8A5,IWJ'?U' \< M^=UQ)UA[^'*F=7.Z6C:I9
V#8&F[8T1RG=-3I!=+'SX)A= 37FS?\99!] EX M\+#J9!.=#&^F&Y N:_:3C] S?LOW.?2X?
[U8#P]]7P\/DI<#9$63RZ6/]^(. M+\N;T'X>>,GDHX+>]U4W#T/K]"U=%BTY6]'$DO>=
^M] ?,B+2.RH/K#GB]1 M24REC".]TU=445&R+20XI)B$%(_4L-%IQ5C:;_-!:
M(^P>86MK/+.#YLTP'FTH:(<9TAX[+&X?G>JF.!C_9^GX:%+:^#([?576Q5XO
MR_V,A!$XDG@8,5\CTS)KAP0FZEJ9YUQ%XO<&X3$S)C)9I2IR]U>]FN
MO<("^0*Q8@]I_?1A78/<<7<.^=Y_;CYDI0I0.FN57D]OK MT]P4^8C3W$PH9-
)D4;-4T3"R#K'V]-XN!9R&'+\UHIXUD5*\JWZY=V\GI^<< MR\H>S_?A?1A-
C4QSTWNB:6FKM7.VWND;IIF3JIIJGJG+,Y9W/. M/LZL*>5X7>Q-
F#75DT6KE^V+5CI,S3F,#;!Q#MO+8UH1[34=T#1[4D2HHIJD:;Q4HYY#04/ZT3
M]ZS)E4,&P.Y\^78R>UZ6=L;LK5IGL"3BJ[8D_'_.W)RY.7,?C[DS%G?ES"U3 M@T
7%37KS.+,S9F;,W==_C0C8^[7YD^SE$[?,C71S#G!2V>

<29C!6Z*Q^$U0#+;6G2Z*EMCE=JBG>;D=V
M=6,5I\OGY=P.G1=TAJF#QB%I"36SW2EIZI]\3-:N"W!*.(<[AG#J<.DQ2IYS\S?
2CKT_^&HS+7Y[GLP51 M-RC$)A%,;^,31WC-/J<.IPYC?
>*EW:Y(++]6PR=+'UMFIZ^;JJA*V<(NCATF ML<,YFU.'4Z=^N;NG+?1A8M=JA]AM1Y"E
2"1 =!D>$8R 5J88R#P:1G?# P=AZ#N/ MR]!^G*,'[\[VD1N6UB%[G;ZJBKK)ISF=&.
(8!5Q/8AUP?) %OXK%01;-+Y!? MQ?I5'$+*C:"]:T=@ LSD6UWW/SX6^Y?
+];2PU3VM/38,@2;MO#!V:>,+QH3T)-&0L]S/2!B!
(XG'L3EU.'6.FF6PIRW>F@0FZEGOBU\+K!.J^WHT!UXKS$]XYN M<0;7?]%6IMJ::
<:T$1;.4/17?_4%,+\.Z*KS8;TNI8TN\XA&EPG]KDU-$;4J
M&OEQ#QZ3ASVG#J<.ITXY52S3H>D(JIB%A;&BBHIRB >,03@U_7T.9S/3\.8(
M<.XQ#^=VE+$VUBO4#F8"?KB#S99)(&"(K1D,GW[9A< [Y!/5=&=<PILOX MT?
&]+M%X;A,M=U.1Q2^ P=:5LV,=A 7R!:)H\Y:@W+O$J<.IP^@)O:>;3R(,
M4P(2!'3)4UF39"PII=5W$2V;5X<35(B16J(A::*FGM93TO&E+=8];TB2MTU=$23)%7;]RO
M)NDP2,TR5='05<[9G+,Y9Q]G#*EVM%F_F@39BZ(DRV)/R0Y+/&00*>H45$\T/'UQ3SPM=
MF!K_Z=XC MH(W_)^ ;+>=DS#I\V9YX"Z)[X-\'JV'K(XA,V?XD$'XL)C;>R4]P>T4Z'XQ^
MD)_D\\\0;E3.)$6L9R![LEODAE^<$ -O7 *UXZ+7]ZQY\+0#4)_2=IR"&?" MA8\F3BA\
(UO1C#I#UB=\>O 6SEA0%>/S%
[:V[L$GDFA,7MB9^B^8'Z)A0TUP01:J$!8YQ\>YAOA#_QYTQR3 MR!^5-?
F3.H#@Z$IO*3[K'NR?L1 ?18()K^5')<#3NY\;T&'" /WB&'_^F
MC9HB,C2XZ1DH76Q?)TB'ZJ;F:+!#<@518A2"86+I0\C&-*ZP25Z07-O0>D"
MT!XMGY_AS3!_CK#L=*;8;%[_RAW6=<<.7G6#)"#:DA,(UY[_+,C2V3\)QD ;
M19!Q7.HPP;\5/4*B!QA8:S]?> &YTQ]7/^_'OU?^Z6_=NP],3?J>%+_PFKAC'9ZC[HA]Q33
MG*ACS=9-2[:GNF':REBR5<,R_Z7*G?A+,W^EH3RALT-%Z28>,6;&-J^F0QL:
<8Q2K;T:C!Z$/Z\PO]\'=Q$M]W$GQNXRO\<.TE/@#09/OJ\='V MA#D,G#.T30KQEVSX=?
KS.U%@+[$/YS'OA;')8\E7SJ/[A4= #D-,$07'"^&42L(5;3.H13??(!-4YL& M[4*
MBSTQHE;S4DNG]?0Z?=U41572F1YBP!F!,\)9)HFT0D:0I4[?4#51,[.ESBPQ M0O/3/-
@_8P<3B,_2"$3H"3[",!H[%(Z?O-70*I,F" M?YXC^ %S;3H)JS3;0H\;21)54SF4;WF#,_80M>
</:81U8Z& M9UL3J65RBC3D%T@?!]X4V_WHV5D^!\(G>XP-AOC/>.](:N)G$5P$?(;,D0^/
MC]C"B%S_J[B)8W*"S-^:3SBJ1GRUI9T@ YO-[9J3C_M*#D"K*#9AR1J5O8\X?,$VF-
4C+*3G<=>P$^R'BB!D0=J4]*G<8#A1@^$2:K!\-
$F"AO9/X=,CEHS+UDP68^^,@(3.3T^VXP:?XT8:,',,PR 9Q(T MV @.."
(^K+I7Y3R,WS!Y(#QXZXZ +K=3"!Y2FS[+L&3B$*OC+CA JI'Y6U2(M4D!1L/K/5?\35?
WSQ?K@>H2!]!@* 1HO?9(MX=?\&TUBCBZMMT& 6;34"MHT<^V_A2=!7;
B46:>;G0*D8'A\\)V?$@SAZ/! M@QPTPG338%HQY B]PW54!$%3YR>:G/V-?"\//$8RI9-I
M^'"[XB"[@I@5:UXB.!P*'0K MK(SEN;G!H/6ZY\@X#%D%U!&KTU=%R919-6-K.4K>=]-
V7\6WY(-7/1-7M3!# M\\D9EA%GH%LP4;C,^/=Y<6T!;-UBV>ZX)$N*-
O5=+/WQS.:UM0TZON_L-]+B MX-KS4^3!FL-=3)LH?/4[%@GX(E
P\C0$2'/1L^Y(1O0##IY:"FG?A9W"1HTJ MM<.H:5ZM:('LO_,]3(-)($Q]]SER69
CP'Z;>*]N\"O^P9M.5]DN@D.Y'03.U"&>C'7EA#NZF^O*0
AZC>D)C(W9_I*;SQ&Y<8KO,:&"_#,#VI'W M>KSR]@2QL[\#0SGL%#\SE
_L^V[>5F;..F]^@\\ M+JFMZ:,Q I6P_H$S9&A4Y160YDN'>BIYTZ" M6W^-
I&4]V*H*'FQ=/SB@SLU4]I"U1]NH&5D:I&H8/;:1U;R-RK[K&X+JJZFG
MT,QC28KV0N1CS$2'")G+LIJQT\ Z[PK5F/]RZ(Y]Z-]VB>A_ARYIXW8;-V"'E
MD=#23$V:>1C:(0Y-;IOVGH^1/7;0>I0 MF#OVHS-?
K^O@YD13!=U9GAY0TGU;D2GN_IDP>NJSTMP./4$41>Q9A]3_<3N# M0<@5+?
LX.N2L3E_718/=.B-N?Q1(CR"'1][H@/46@MS&:.HHV5 &$_INZ])H.(2S,P#- 1+?F0!$MN;
[3.,U4;GC32+T11#A['=.)&A]QC^TAX\$)[M+MBI231-
&A2%YU2V@Y%K.2)24X,>O/MX9M#:4*D'#_C[+AH7]/7M1P!]@G+$
M0&FNESM]S12M7@5J8)F9I*Q;)1\9MT5-ED9QJT"'S'$TTC HLY@: V[QQH^@, M63?
Y,V]OBLY):]+.::VDR-_S:N>#UL7]*K9]%%W4J?$5H7,VB@PO5$*V>2+F<&9H[B
S/F&D#_YLCYX*OS9$F#0B<*5WV&0X_\)#CNEP/R82NNO3TIK/+=
M8I"S3[%'T&"*5<\)R5><>.($ MXMGPS>0UDHE2<6$M)F!
<*@65"_]$*L@5:7^GF+U;$1:OGR86/-@_+PAY M5SG/Y($3!L*K$\Z$1]O]BW*)BK*(4S-
LUU:E^UR+'A9&%Z*+)HFVT/YVFW:-.FTH%48 M2?>H"0;EA'3-
AF8!@OWD(Y(T%1SBPJC(%]>2[S.@Q:ALJS#K_6OBKC7$J'^^[.V3G=4[F.P4CC
MT]OIX,5VYA -BWIH4&:VW$')0.'QO>$/'^F31._T+ <#'"3L**IHI2Q;3D.-6!_=G,N%X*CB>
MY\$;C/^S='Q4L:UA=OH:MC,T46=WN!^'5BV]+NN&%O0DZVFB(O.F9"WV:O[^ M\)U[-
;E7L]T6[(<]+Y]Q8&%TSX,77?1V@#'1Z_05':LF!R=&2M4]M:7YLT?&O^EB:W,9DYU6M)]?

GN#Y7VXS/$N,\5XCD M2AX#2AZ-/5YCFKEC=)\,ORE_JLKX5#4-
4>/#MTX14:6CV14@2H%T?"6W7S9+ MB&I>*VG#H7%0D.'#!@IK#3)4P*(P;[$GB1H?
H75J8"H;5J@ 3#!BT51$@_/ M:K5]0 >59 M6>_T=4,1)2N;'\)(5)!CJM9SH09,&9
P;6@]$:O^K***.VWYEO M865+/D1O MU_LD:@Y>V-!?!J&P\-$4^3Z:I/(YA
/:I'Q8DZF.YA4K@MU.'X!<=S&U#HAI MFM@0%W6=[71<#JQ:&U>4!],.,B+#JJR,J'U&>?-
G6PM.TQ-L.K8EN'E[?W6; M&OV->0B-YUY 0IO0*X#W468LH$D,SGMDSZ\"F*Y9^CSM=?
HF-C8//D^Y#X,] M,)6.91X()A,2SD15^X!AS.8/M18@[CTN2S"WX)"B$#TMRJ*+_
M+)WP37A&X7*HHRVRCCMMQ!^<;@?5V M_?NWK_CYWO@O;J>Q$7)>I8V@"?
+M^>]D^+1-6L&/@%"E&5KM]"V8+)*>K?%C))60P^KII^4=5P,KII]'NBGE.1P
BLFLJ0572&#H7*=DP#G=L!S-A M"1$XP,39IZ)JB:)BE;!I-8&@,F#3'Q+^);P
M+>%;PM!5?$OXEO MX5O"MX1O"=\2OB6L7,6WA&\)WQ*^)7Q+^);P+>%;PLI5 M?
$OXEO M>?^6Q!]'H3B5Y CGWR$*4=&PTD:4JG!3X+KOL36.=CHK/(#>OX;0
M#2Y.N4[EBL?D-Q;A^<(+' AB?O'1W Z=%W3^ZDS"69POFOI6](+2ZBOV(WZ?
M9;C]*ZF@Y1BY(?*K#C;+TKX\)P76-$)(L,=C[QD_^PV236Z\$-\]](0+SR4T
ML4,T$6@G/<>>"R.H-B3I3-WUQ/4"+]?_KT$VLC(S_U[RP1% O[
M"9T]^LC^Z\R>XK5^L>>O]EL $$N]TK/CQO=63/SP33ALWQ<&=B>3GT!VYVHP
M>A#^O,+_?!W<7-S>WXDT_WAX<]$5!C>7PNC'U]'POMN=7056-8W M-
;O=:5J)_K;'["BH[^V\K)>Y+"?7C[(+2\E^(^>G\!U?-0N$*W>"%:U_+%TD
MJ))8(-.W%A.P"EID#(!"V7QL$TJ1%*U(]G4IOO@ FZ8V!>3F/0O%;PK>$;PG?
$KXEK%S%MX1O"=\2OB5\2_B6\"WA6\+*57Q+^);P+>%; MPK>$;PG?
$KXEK%S%MX1O"=\2OB5\2_B6\"WA6\+*57Q+^);P+>%;PK>$;PG?
M$KXEK%S%MX1O"=\2OB5\2_B6\"WA6\+*57Q+RF[)>R=@PGWB>XR/4^^W:ID@ M7-
??A>NAS>#FXOAS6"X.)A^,?P(=T18GL]8,UUDLS-FLJ?
W\A4U.E&*Y=D\M<\V'[IC']D!ND3TOT/W,B)) MZ0D\/1@-U5-D4=.SHZ%8&@[*D53OE*?
J,&5)G;YB**)B53#3J45CFTYLTNRZ MS]FGA^>A=P#PL:!53@U,#P6]1XMH6NCM=
3T>L#DND2/ M86D.ECM]3=0E2<0;PNID4(ZL6N:/UX(G)
<&3G#T32FH9[1LWV[R;@#G'Q(G9 M1]>_?_LJV),7VQVCX$MM=M'I?
+]Y!4Q6N@KCJ(IEL<#UK(8,[?1I>(TFR+?G MOWO/Z)MGNU]M]Z^OB29<^D14P>
[>IF&Q=")R8-6M9E4+++*W3-P!4S .K>;VB M!4=
HH)S7VM#1T#:""K!J5/G)YJ<_8U\+X])=8A/6(JLG'.?:SL0=9C/M1)(
M%1#^QB[ASWVOK;$G,4*6_GAF!TBPGWQ$9V:\SZXLHJV=SO>Y_X8M/:LPDZ5F
M%$2W.(/KH9T]Z&BL:%]TO K7P8ZC@Z'7Q_':::F2BX-8+)91NTRN=K4,1%6H
M7>515$#3LCI]E>M96_6L=LO]JY\A7LC2"6: #;P/P2$G />75>"(39@7XH_K M]+G
Y"'EE??GSUXJ#?^BZMNVERZJ>\]"TX0+"%74U@L??@I MA*'U+[;O>,N D^_L?;
(#6PBP/#.N0'1,U;A.)Z4QT!2WC B)"2HVSX*?K@3 MY]=&&?
JO*"!.R%__HIUP\E%BJ!W0$]\V7P)VS@"@M\NX(/RQK^*-1-1M]C. MM>)
K#N)KWD@:@2(ALHT$)O7?UIP5A$8""$""&$;%^- 2)G!KTXXFWES>#$A
MM'\B7H;=F(T;NY+OT1R\$0_>@_WSSQ5YKCT_G^M+\[:.>5L5>[+!:K"1 ZS6 M6$7M
#,Z?445)<5B%6#F MLG'28(Y?D?-V2ETE1%\HS?
(F/E,PSROL.LLXEFJQ6DI":6],L.F!SP;;F7#;HFF)?
SN])=%_^TRIDQI4=_#HF[71,LP,SQ_&!A8=-E)=,IVA,8CGH9]1AT;=#%!5;#
3,$N2$AGP#\@/Z MS])YP?A\;]9!1;KT5@PQ+8..V(R1$O9V>A61]1Y3]=8%
07_OUI1\1X%II>^, M0S2!#P;N9/T/J2M+BRW26$@[*$^R%+E;8 -^6-P6[?W+ FXA?<$];-
]P&U- M;*J9/L)7#*GRZN+^ZO!Z.JS,+RA/^$?!#+S87!S27^X^N>/X1^#;U)3NE!8W5
25EAHZMEFUGJCT#A$;/(C5NB 6X["$ M=
K1ZAFB+/%\O%;::%N/)F'X>O7;\.8&)A/=7@MW5_?#VTL>)JM+#F@URH'2 M;&U"&W-
#UL2>Q8>EG"#8=)4EM%G$DK=DT60<;>VP?QIP=.\X1*[P7P\[/G:II MD?
7&$UC;Y5]J\X479@WFPRA,";8>'*.JH8M&+YM[R",K%=N47!AP8; N#!2#
M(6D@2]"S6#5-TF0K[UBU'GP3DDG2PO#F^O;^^^!A>'OSI>:(PNF\O_F4
M>99:E&PQ[$@"I8U%^V3IDT+<&1(6Q*T,QQ_O6L(,S'9XSUM0D3'$:IN/@O=- M?SG
)F!8[<_?J-)J/XN:_1'FAE,XW6')=8-*A[5DZ,(F2I8B2LK!'DEV@JZ< M&4Z3&?:$D
]E!J73UR5--$VV6:%Y=:X5Y^S8>T:TG8HHN*CR<6O5V(@G*('*
MO__)R*>]AS5@\@$@^5X1I4)7#T64<]SI[XL?%B=30[%LSF>$F=$+[39^8.YL((0^_G>*?
-)Q$GHDS]!\LZ?$OXEO M879+ M/D9KX:SI@"V$V_NK6^(7\6!>$QQ :#SW
ORA'00HK&DRV_N]#J>L*I5\^9/1 MHG8-E%^I4$F;J'LT1LZ+C3<%ZT_7"6
'!*^E=2@3FQNR:%4VBJ,@]1A-G^",
MUW;&BQH\MP2\5:;#J[NRX>F+T>5L:S2SST=>]SVJB02T8I4'T/W7$$1_K)&D M-
*T4%O^]#$)G^A9Q8/^_'OU?^^N:3.I[,7P,S%\++W! ^'_Q88B'\X+.7YU) M.

(I/M=2WHLV15F^Q'_$N+"&^.]8&+SR74)J,ZXT.7'LNC$+\!];N+MU%[>]W)*
[-9V5/>AN;NI? M6"ÜH"T[O43?DGF*:$W6LV;IIR?94-*
TQ;&4NV:FCFOU2M$W]IY]\,@"=T]N@C M^Z\S>XI?\(I.]?[7? I.!S:A^>'3=>D
8AB$T,;=],!K8T$W\E6WHU&#T(?U[A M?[X.;BYN[^]$>B@-;RZZI-!Z].⁄K:'@Y'-P/KT8,
23_;6YN'ZY&PL.M<'%[M,[K]-KP'}J@MTL
*MG_%]QEDS<=V]_G49X#L%P24*QKY#)C$.W,E7.W""V^F=CP(,4S)AZP'?Y.N<*
M#$N)S3Z+&J&.N\268QC]#1Z![V4O .[^$E7.G\4(0MX .LZFWR%AL+4M.E0-
MPC>+MII'.SDVV!V]%26JL= =\II]'R,7 FCNT[+CUR2SP81*9#M)JQA5^.N3@ MW.$_C-*
]6!.IE2+'S':DEXK@3?'^BRL6T(V)H;"-+&_?4WJ,I:XJNV-84J;IE M⁄B.NP)&@BWXZ,D)
*M0C)@\M%V_Q+BD9*1#B>$,QM:%$^1#U=/E_.YX)-6Q1A$\ 6X%J_KQ1E3/0_O M$XR66-*
IS.BCY,>(D^'2&#<.GF>"$@1#$5'PC=Q&%M47^1;ZZ=AVFH_)Y(DB MG:]?
2_XHGPN>3\KOHFM2GWSN"@_X@V5\$.$UXA=VGO?KI/A?$^\3_]'JBU,[?;E]=- 'B+4//?*
*XM%^ /<==UYAQEI# Z\5VQO M8BF8^.ZD1$8II4J>/+<.,XTYX)4\Z\^!1:1 3-B$,%<0+2**
OD!<#@"3H)(M: MP7/HDBWW)V08.4QV3<%Q0(D!C(9?SIW8>-
'"5P__)_^C"V_B3#$;E)@B85-")""JZX4Q_TZ |^'#LO;LYN%Z
MP+%:0HVA"LI.)O0HI/]F51*]UM'P9;$D6(BK5-)OS1'76% MWY"+?!MS/;*
;6L"E;Z[\S$RG,4\=3S]-ACM0 ,:'+]Y^3 W_MK2O\.7/F](!YSV;X:#J'<03X305[A2F?*
P?))L8/Q9+#!;&"I3VFFOU$OBN2 MC7017EP LA &54]MQX_WEK S8:DW_">(;(
8)WQ+,SOF M74S8_RP=C-T4Q@$^S_9?2(!\?XRRB#OM(%@^+ZCB1%0 F
[T@$7X1%.$II+'ZZ5OG_!/ M?'>\SQ[^R([>!(08%BRQR A!=;,F'CKX>++X>V2E((<>XY=&I-
^',IIT?=%$ M\$;=0#R2 $$6]89L'RAN$V42=84+Y(,%7A(W$+!9M+Y&+
*7$FN(DAE80:WJ.1I3T4AXG* M8CY)3>J4\:LTXJY4:G;7;34*\M?$@@-3**=VXX>G5&[?*
*<_&/8XK!@3NYIL.= MAF[ZFEB)S%'*E:P_45&R_L2+B(M3NNDE>D%S;*
[$2%Z/E\S/H0EB6C3#:B)FX M_A5B&I"ICYO.P W EW;\T37GO(E2UATX&L_09#E'M]-J-
UK+6#]547V/V:7F ME5W'-\KS66#-UDF_E#"8>(O(<%)()Y@,1$@\?
2/TC]]D;B\"]"7^X3R.Q3LN M>3KYTCG&Z9/CQHD"$+?_YOR]U\6F M6NY'4C?
*_[UMO)7=F*_^CLK?2F*XAJY7<2E&ZNF7LO-6^+%9*.IIHNC5G8_>0 MI?-,E(^EBM[8?*
*5:DDNWD-^.>VC\3X3*R1@BGIR-%'WEW4C'!2O;#I_<^R;V* M1URZN0KYVO8Q7UO*
%]A40761I,'!$Y>KC&^0X.3\P:C'\3E=R8I8KV-L(O' M:\C"A%3@78A-*
)>@!'KX)WU$X\R;$ZOB'YV CXP]\%7B9ZK'G"H[&HZ$O55$_M?
ZEY'26W,J5E@Z68;N2/(/;S8<6<./II\%^*% MS_#CW]3XIIF0II8;V]IX3_J/R9?\A1#FT
*4O^PL9V+36I97#>"6-_&G6+N>(ZI MTA(0'*Y8J)!@B1",O47B+E^DFF:J-!5:(>6Q,*
M>2S5Z0+?],FWGS$73II5QY=->[]]!'?O0C[5B^,M P@3X?M'CFO/G1,G\3)(M/)AK?*
*#WW7L\B%_[,6U)V7BTC2%B]*_QPP?].4DP@BF@3%S=U?I(EX'L;7A M?2",)X+.9:?*
O%KW)V>/;6?:OPB-$BD7X.L0KW\@[P"_S>;P_Z:4_(Q3&L@?K MPL0U#^\S&%V <#TS-
*>E,T<_D0CG=!X:BFD$D!)YLO!F3]3RAF#;",Z0.8,J3 MZ"_-&K"%9Y*9@7_S4>A[*
00.2&3!)WE8Z3\1NA5]$RLMRR? MER24>(FFSM@)DVPJ8^7@U$D5Q&8N%2;
<'$)-.3#/*X3"&9/O3D^ M%$A299+0]8I ND/Z7 S&/ ^+D.:H#!Q2%R0QN'L)':*
"L_IV!O].Q+Y;)\ MK7Z=U$CMII1N2=(A1TB1/Q2RE2)\9XZ@MFP4Y]M2"&:'Q,LJL'"T?
_TUR MF3S@5':$?3*$N*1=L3 JS-E9+U(F-1FGDJ1<$G2R=+V&MECF[MN3U]0A@#*
(CB4)LMQDII7M(WP=N0GDL3]M<;,E#BZ\##%MGL1^/)II< MC;^!11V6TV,O2"SDE+/.
<5-.P#A=T4EF>D3/#5)-J5(?/N(%3AV2"]-@-!$ MC%Y@[&%VBE>PYE?$SV/K"%S-
+XG3@1M%7UXJ:V)0 OWII>OTVJ M%9QG$J2!_XI)1&G' Z,WRGT$QM#&4\[C0M2II6
GN$*QLG=0-TB5>)$QE!W"= MRWJZ?K3_\5[:;III,460M6(YG<(.Y]XIIAJ^B![2_MF)?>
(50T=G$>Z5422K% MII_?OKJDI^)'H">I41TB80[IS !NQ*M/$J@&&CA/,("W6LS, M0;
[MCV=OY'X0T,,Z"RV'?W$P>J$>+._JN(YB'-6,$#+\)RD.CRF-WQ7K">LU
*M:3YZLDDE&2V'V;86J*7)1?3J&Z(0H+H/]K*>"MKH)-$WBR>:K[Y2\+J4G&U2*
*MN0J!D#5_;:_;*IIBO6/M;BK6_IT1?^G0%GKM/Y!ZI<3ZM[2L3)4+C*
M#Q(RXFIIF4+KKE:I#WAI3["C)_A\6U-P$!A(]WII5 GL%F&;=[")(/A?$50-*
*MTX?'%UF$,B?/7(\R:>*7!:J60)I*T%)@@K#D\DS#^(RDW M1=AL!RAB QY_XI+*?V>'ND9*
*4II_M&:LEP/SV7[$6@K_KVT\(:S >G%_4G4,>"%<_1OD%I,PV=VF/OO<77@A5W!*A*
M$\1+3&0-9G)_<@;NH[<=KP/:J*\>8]P 5'[IIV4Y[F()OJ;7F3.>)>7_C_BM*
*M9W""%\.:@.=@#2=UUZ-L3F.-**DA](5A P3[^??65U=[@OSKP&>UT)-*B\K=G*
*M^K:0I1$7"1.7$*D_'I-25GMCGZ+%0BDMB#!AL7R,U>< &KW .ZS)X6)[DR(K MJ9L**
*3\8FQ-0-,,G(**''_246B;U<,6O&+FL5CEE-*,@WD87O4*Y,ZVUA=<2 M\8W=<*
*8%VM$^I)19D98N8WW?=E/K@=)C<@TMP/;Q?T$%7YU&L*PII"0\?.Y >*
MY="LDG4'Q8*R3L1;ICN72P;:*1H9]8$J[8EC(?.8FC316I=(KN M$+$:YJI$Z]T4<;&IIW-*
*2;WXCH70E'3)9OX.T3Y&[\0ZZN'4EK #:I[_/@$U/W M+2M=$F !FE9B*CJLBS)?+"S2BN6Z*

/@/EJB004]WD&QQ)"%!IGG+8>F339H M&3KS54!RAPI/&PM.*/K7%T*5UMQU4$F-*
%6&'G%5$@25B!%T@R 2?:F#=YOR M'@FW2("NL^AB;D>=>JBG.H_RHDQ7DDS-*
*YNZQ(*A&ZTJG]&>ER27:KJ$*AW MZQ].8-..LW$%#OPE*<&Y *H+%W*
*V/Q,+Q1O_M78E_BR8P:F]WL\UAC*5YXG& M%*#U%0!;7MP/,(ZQ,AZ@C2C#,B!-*
*XD+J\8JD4/SPF\$?J?ZM*PU^EP1+U *T*
MN4>1H,$W)8U"$Q%#^S6!W)R_)0(P\VU\DKM@,<&Q!^4><7I#/"1+P$ J)-4*
*MA:5F)]PP>0Y^L)B_VIRG;1>W^U\BR47/N6_#LOZ*VV)>A-6RF?*
*MHC&"UL:"2NL[U/73&X9O4[%*A>?7'<+SZX;PC!UHI*HD%1M.[)Q8H/CI/%@2*
MFH2GVB$)[A)[(JY!@?(36H1"GCAUYL!FI\=]?]37VA<+D<[)*
*[H">>T9R;N;"Q\=&&&;=5J],TR!6ORK@;A MM,IB!)LX(E^'H@-F&V:&S25L?2F*L?:*
MU!X^5D19S8Y(%#:P3C!>]C5V-H_?^1J9F:I2IZ]L.56,&WSWD BFU=)]]$R, MPI6P3;Q90-
*WEZQ*8FF'K"Z!VE.>24EMJ?T5",V7$1*6P9_-'EVDK?2<$-]*U>H]NT>D$Y-E)7=*
*M=/URXT0M$@?NY,9S(U,T9W"G*F-2FW*6U- <-Z!M?^-Y!T(\ZB!)%J;Y8,(3*
*M4+ST2^GE7^IIW_*!O7E!Z/*FJX+=4E"VS29-7C<\.FF)%7/*! -Z)R?*
*K[YU6#33?]VAH3QL'FS'K8..VHHTD:B:@C\958LV6<["5@I$TQVUP2Q(JD3#K.*92VA_F*
MK%T2O-J+#Z^B(+RV;0-&AW*?FV=\Y9)_Z7(BQHG):^%*
*([]X&>+/%+))%&N@O)"ZV_!S'[B"KD MC?&I!VUXDC=>6SXDR.*K'A%63(1/O@-*
*IW(_>"_I,=2VL6_V%HO>D+Q^]U"=X MH_=:'[DFKOB$=(P:IY*N)!DD[%J\4GJC1WBH4B*
LYG]F[IC',Z! MUC!H?D8^ 3:
(>D#%24N4>&LI]>S&D56NB0%&2)0,4.E@B^N37@+TO:!@VA" M4"J,'D?*
Z0HVE/=$)XBC/:M%KR6Q+'4Y@3)>< DGF4E))1,]KXB1PHW9YVQ+&B0#+IF*2*
M=#3ADOHER/DZP]MQ!MN4DCE4(_BWYZ^ERR3O%(UH68EJAWH8L(",I1_(Z,2E
M080<@MY&X_">1P8W3&2!S7:]S:-C/280+F9X
M5U,C#3/S#^1*SX+WYQGF&PET@*T,Y)7,8$<4#_Q&OT87:Y\1=%H+*@(B%>4 M?*
@J!6&;-<&>8E0;9#1'SO()&F2(7Y9ORWZ21CPF"@Y"5$SY#G
*M!1B&$U*ANCIA2%\+9^PL(EW^R4>1_A_+L_N[PSZF[11)2FK$,#&$0R^$=/385*8Y*]C27*
M,C0BYGF$K,O7.)E,M/^([Y]\M'$.4RN$WL .DX=_'O+:@E(G3]>)"G,8_25\:.
*(ULG1[2H7(\Q5DI\ M.[(B%DL?*S9$DR?A48^,M9TB'XX*
*&BO%WXBR0HA@(V(+K9ISBU&^R]M*3)^E MI "E-23O1058=&96DA>2.EZV'1[)>IV-*
[@=?Y_;XK[/1&(JU@LC!N\K0!W\3 M;5:0W(#(U^AE4B]
+#FXG.9+PJ\DY9Z>"07B#4J"E$N3^1PC?X8W1]DO!/E M\T#UCDB.W[,I1!;7?
*=')6]@PSI1\XPP+6!C\MI'([9/[T,').T_)=*CX9!G*
*MB3(9I08FQP'I>A$)=DQKNJGI':U+Z]R]X3L.BCQR90&W0:]H??'Q2-XESE^**
*M8J'DU5951_0OP.<\)AII)'Q+;!_\7_R5RFE<@,)TPNTF]=93>6FK=5*N]/-M*
M[WI/D:E4#8I$T.QPS<>^YK4O ._P?WF#E[K M'%8[6>$G?L Z>%,E'KRR $?-=&*
<3Q6.DLWBT_"0>.IAG M->?G]C7JK'B'?!"
[F%V3I!W(:8ZS=M1.7^MU>]E$M/^[&M0125D,T7O[#2L= ME/R_S;U'F
*TT>7$"D'F1$V]EX487)E9N:HHX*7^*N0%V))N0_2P?T>>H;DK*
M08^TA1FLB'&1:$IQR(N(HAM"A-OI^S(05:Q8JUI/E%4KF_"5BA>>T3,D3M-+
ME#]XPY2C8/0CE94;$,]"'$4TK#713Y?_#(]ODH M'W,%-
VLUR$&%00[ZEI2Q:)P#O!C$,Z>1#-8*UO5&>L]&[\C1%:A#3=G6:[*
M6V)4:1V1&ZY)D!S/GHGSU5=5U>GH;FC[3]#!)@7C],D!M5,Z[^>O5U^'
*Y@&>@#]RRB0N&5!KJ3 @?M4D>8**K@T#(Q&!Z5Q0K,'A(X],)H-3K:PPM':Q M..%9LG18*
7(#PARI9OB/;ZM+(E0/P&>\DI+>]('0FOPY:9F#]^4WD$FY,M3H
M]!4I1X#B'2K[=CWVWLZ$M\M[O8C6E#6V@2>2Y$5U.%J'G5(NQ&U\OD/;_ILF
*MEH6D.*JU&Y=S4E%TX@-3BC&5/(-Z8-G?,B__:A#Y D>)ER1+>G;Q\^AN(> M??*
\\,4VY;/@'3II1)KA^O47JNUI7KRLND>R;=FR#._IRU+9\:WQF=67D1=L6*
*MWUTE0ZX]WZ@;@18/K"PQVJTU"L*N-9HB_A8B:=.+=*)V,IL^D,RE\?)6O1?6 M0BC9*
OVT:K65VF6S%YL;%+8A3^03I>_[E0D(D!L?R.8I\T3M$P GB
*ML/K*T0<;NHIX1D_-4B:*G_IQ3Y7$=DX1.4E\6(/KJF';!@2C]U_U@$E(@9>)*
*M*35'T0!.)^XY84?I/H>F*:9]TPZW W>2ZF\;M[>]=9-*
FMJ27[0.@,=L77[6R<4'5RNF+OSVRJ.5&%O5W M1Q;)Z 1CK$^UB:
*[T)EI/&VO6(U+&NJGUI.ED+*F:]"]%UBUX1H-**
I%J21+YUCV8H,^'@L+#+$YFA4>2#]>\4I7 MHOP"LSG#2?SDZ.,N_NC7[-
\UO6M8:NY'4EN?\=E MBIRY+F>P,CVT-
*_F7LF[=TY,SEJ*TO9L[%77QF4=_LT/Z7S@FZ4_DL*0_>FYT M$?U/3ZF",ZN;W-A/OV!-*
=+T\._B\]JX'@;$0 M Y3=IF-JFI.5VD1@!=!2CCP_:7[NYENQ_>WVOW=-)#8W%_V3BB2
MM4P.CU6M;)DS8^M.O!MF31S3V7:I7XY\F!RB'?%'E5!'LVU8QF.$IM--O KP M7[-KZJQ-

V/.$^AN:^5; +Y[=R)-FC*[)PE,\7S^QOVRN4.FWC#]9C[IV^H:BBJ9M;XP;;$[2W<6D#\"?
2.P-" M!!L?G04+R,R#("MQ&Y&" 4T Q;OLO(U-S0^YE"-*KCA]-]/NZ:I;QZ&F5G:H
M[>";.@XUCJ@BB-K3TKBV8T#K]!5#$E4K6]?#8=5^6!G'%U0Z%U2GC"BS(4%E
ML":H*@HFO"?&&MWB#*Z'/)^5KKNFV[93BXTG-9_!#D(!Z6I"52W)D7K7T@N\
M6$Y^,42=SM2NG&=&V &".W3ZG^3/M2R[&#&^%(]]_W_VWKZW425I'_XJR-J] M-4,
V"I#4NU%*37 ME<%(%TW9$BWY;+L:?**I:N3_P,?WS!? MD/X<,_!M-
@*TYH/K.@37^\U2+477=1)=UPU1-U3@JS[R5?-Q&!WB,/UFJ98"
M,;K%FZBZK%/%WP/_*DWI.>S>+'-$OCL)$W]))Q PDDWU)+&2IE@*5AL*;J(*4$T@Y:0YV
MS4=Q#8CB]INE6HKB&MI@I)F:;'
3PP6^8LI7S00N"!>T(Q$4GFD.:\T'<@T(Y/:;I5H*Y!K68*1+IBBK^UU8@:^ZSU=* M\Y$8
R(Q_6:IEB(QIL2;J+JLG!.\G/A//UM59ASX+K@T:X1:\\$I$T[1]9NE M6@I.F.KYJ,O)D1?
^LU2+45?3(TW4759+DW:E!/R-9M$ M6O/Q*!,.T?6;I5J*1YG&8*1:HF[SC$A]-
)OEFHI]&):G$IJ MRW)GW@6SF1.C$,_DO]C.G 5X!L$83\LA2Q)[PCF%>GF[NN/B'Z4;\HT,
(?- MWFDH5)L/5)GL E7@/^"1I5H*5%FT]*.HZ6<+=F K'MFJ^:",!4&9?K-42T$9
M2^%,4C%R=)[=SD6QVVKG8N9RTV,0.S/A]O/#P2S/ZIU%CNP.BZX9!Z&+PBO2
M>H6L*R&AU,,=4EOL MZ'/:!KTTW[3D% +8 ^QW+9.V<*\-1I:HV+9HFC(@'Y
/R&\:^;5D7QS?YAZ) M"0/D ?(^9HA7TL:2 EE;Q!E;V,S7U?
V3Y$"\G,\)*M)K*:K4,]$VS4&*UZ? M(92*2>$&2\Q;>Y2"V?5^=@5N/];>/9TOY]
[M$Q:7+I&KPC181GB:PL()8Q^% MT=1;B$+L_!
(F(7*]F/9OOKN_%3S_!44Q.8,3B8*/XG,Z#)?)$H'KNW<]T^);
M2@8R&>3M0XBG&,RGOY9>_%9C]:VSPU:\)<64-Y/SWI 32_C\@%R1MSMAK(W!
M^_GENU?9Z#4'(T42-8V7V!O@ ?!PJAN8"2!(+\7#< M$=K'S$0 0U_!4. V9*$<; E;2YIH2
HG@(!,I6.92L[Y+@W(;(*H1YN93>AU M/+G^LF'*+_[_+?&;/7G(W3CL_DB8^\\-;T>/SJ\
[RMFWOOLCGJ(P'2^N2\[2L*A<%1Q2?*ZF8Y5P?8>O9Y1.
M=39J9+DMV%1,LF(Z%WUHZ26F<[,((H_8,=*?\=@;F(>IY<5'/4U+$[I9AB.&*;?
CO@3])_LBSSG724FO_U"-$_GEA M%,! ">_X'@(<+WQQ9DM$#2U:Y+?
*X4#;@)P80$9GD'';-P*F (R !DM M98M50,8^
BR>+"9>_"M\HH8%M;M9(!X#\9AJF[6,="$2YU]$XGSTHLDLB)8A MRA,X=K[
@>@)Q%8!R^VD9)4%4NO8@_T(^65 >@ = !Z M.]E2IYKGAJ2 >0[)39U-
T('9=2>YJ079^A%?]4*3&U(WVO6N6.ETH@U'W!ED2(HE@(G1A1PX(H>ZCT!.&HDK9G09
(?O7% MG\R6A#3?@_AA.?X/FL2/P3$>HVZ)N2P F
!/O8"IH2=NB4F+7MAUP!#BJ&4=:05/9 MMI62P9M28N0]Z\7,0XC]] ?
V:3,D:GKE]++.AAW;K6D%7WA9U&[L\VB.P M:#C0^;N.!,L0#^\UY?,
<#98LSNB11WYVQM5<[B-"L5!,.E"8;"TCYZ0#^@']#?;A6=MHT#)3$.- /$0R-1QK/K!QO4
M1=..(R_F-\%Q_[-,^]P)76PL\TX]IZ_,$3]NT37ERN9PJ ':/=%8_?TY40'U
M]Z0YJ@&^>L[8FWGQ&VDQ.<;O[9#G/0;W*%Z&_IT337\\/455NM :"KL*%I57 ME?
_JA@#+#L/R77-^F]. 6<(@(R4Q-%FTY'V#[#<)@"SD\!LSF%2A\)DGFD% MN
1<6&I&M]1#(D:X'+E/%&C0D_0SF2>PC>4@BF M +*YRK2(*ML2UF DRXJHY=@2@&_-
^";JU2)*_"-N0Z 'P!OAW(=:BLGE4I M4<^&#O@NY6E83>*T)D)ESBLU<'U-
C7!@=EV;'2/W&<]J)M-$:);Z2SUT8BRF!QQX0L>A=K6#,1@INJC;%G!A'[FP
M=.>AUN0@NTJ+P($\3"2=5&6;>#"/G)A M-R*WFL(9%UZ63_PN1*X7@R>\B4X'W'N -
'917_\N9#[;#<-PE_]YL!N9+MA<OJR%G4XK2ZHRBO+#\
MCIUFG.UG=R3$R%M9<,BRH@\GHJZ-_!#,V%4LBB-)D%WUM#)@(+XC-B!!0(+4
MZ538$R'%]H\A#4::98F6VI_T#Y C($= CISA"#E%CAPNQ0-B!,0(B)'NBY'* MKIM3Q
CM@J.*MMZ?!)*6Y$A^1U5UKZ&J8FZ$S-:$#T]IN[/?^]C!+[7*?<@D
MFF3F2A(\O*0E8/Y*J6T
MM+G$&6.2+^/#EV2(.D&DU2!KFLK2BJCTCM=>C)\V*4%F4B9BBWZ9_T[7?$@(M?
34.D?/SRGG"T[]V9J_.6T2X*?.6<\^_RI)TFQK).X_^,0[?C_*>NK-TJ7C1
M5>M*'AS\53&O]$3LX5^0>QNOOC4.+L&&KRD(=H"$UV+F+")TO?IPXWK18N:\
M77L^I1^]Z&;NA,_X?5-FR$DUH@],?MY08B@EU$@]PNF3TY^'^*?W^]]K^M"P MU-R?
I*%<\7O5TBI=<6A2LCPT9!LFU>%)*<=O=;HJ.JX:RW:8+=G1]OBY;'EO
M7([IFXADGFR\I'%]8L
XOBMDC#/A&W*B98C<]-1$5Q@[6K4_"1S1!\S%6NJHL"HJDJ%NF4\G5ZL#.XMW?
M!"\E3#P-EOA.;K07-3R=(:O8AZ=D M=N2Y2CXE?T@F8)%>7RB;25! 30-Z&O M
O2ME;YJ)^C+GY9Z#/ N@RH0HGT$JGBJZ(R#F#B9S=I0U9\?!!>-\?2)=J4J
M^KIA97*.A02/JF"2]JP(]S^'#T/A,:3VY%N&?YM.U>'8-WUNWF#>&W+B7691
M]*F@X\3MB^/-B+?D'VEB[@ MI*\X*>B)<1I.CJ::&5H/BTT#0/H*D((ZOG4 I(_5V
$@/06(45!FN#9+R^#/ MTF)94%Y6ADK>+HW^[?

DN\N/K*VV85TF@[8W;H25:;$FZAB%%@XNW*8+&?LW2W[
MMIN6[#P(XV>:G(@IB'_:&+7=+$HF_]9BPO1U^3CX22WBX/KN7<]TLVWS[6PB
MO=M0./&N2#BS%(TO5DB100E1IO(DJEEFXO-N<]RCRR"Z\!J,3
MNG:7@EWSJ0=F'U,/@*76+&6V%*PW:;#>5$Q1MWGI_@Z0".&Z_6:JE.*ZED:1G4]2YL72
KYCR5?.!2HMY MJUA@*9Y8RFHI4&D9O(DJ2#F!F)/F8-=\%-
>"*&Z_6:JE**YF#4:ZKHJ&*0-?
M]9&OF@]:6NR"FL!2/+)42T%+6^)-5%U6NLF=$"Z"T(FA_$R#6&L^D&M#(+?? M+-52(-
>F3<8445/.KD,&?,4C7S4?B;AM-OEFHI$F-KO(FJR\HYP^"2[-&J#4?G++A%%VO63
E"+_UFJ79"+Z:D<":I+LN=>??U![@N:T15XX$G4V(7>)_(\L MU4[@R92TP$EQ
KYBRF>-1UF,":(L?68I16HGRF)*!F^BBI'K\NP6
M+8K=5HL6,Y>='H/8F0FWGQ]V\S;7'59.:!=R9,-7=,TX'"%T47I%^*F29HV#F
MN<**"H5H;<^XSZ=N^0:GE5^?$R&5_][5A%0M(;L20LH\UOVTQ4X]IVV[2[-.
M2ZX>0#X@?Q?Y[41638F<:Q-EQ11M0P'D_(!^4TCO_%(KRD=B?0"Y 'R /F:
M(=]2)%Z6!B-#E"U+5%43D%_&2[*:1#K=Q#G1=N' BM=GZ*1B2KC!$K/6'J%@
M=KV?'2^>/^KDX\;O=_N$I:A+Q*TP#981GJ6P<,+81V$T]1:B$#N_A$F(7"^F
M[9KO[F\%SW]!44P.W$2BX*/XG(;"95)"X/KN7<^TTI:2<95G@+>LY[0TX,9!;!N@(_>,)9&T
]&BB3J MTMG=(/F)]P(@^@J(O+$W@L2'%(U[L2>U[QF]<#U_&1%\5_1Y@NV M3$)L+
BT'0PQ5(BNASPHB.R5M&4+:JMMA"VMT/G9\<)_.;,E^CT,HHA^]<6? MS):$--
^#^&$Y_@^:Q(_!-R?"'?(F-UQC_$RJD0J:IBK:T?RH'P,0+QP&84C 5U)%K3RDI[.J" HX
1W7CJ*!X M7MM*2>%-*5U6S?U5N[JLP'D\?7F'/>/H=9@Q$OY;F!MYCR%K<1
M5*6/$53@O WG-1USW.,P5>)'JEV6[S:M? 0>VP9@QFTT4II4NA?WFO#;C=\:\III--
%>6>Q9G< M8^FX572.S-_\X\MTF3&#[!QB9NW A;IIEC%Z?
$\'40._7%F4BM(N#BD8@&;@K MA,B)R:*1KG*R).K6OLT"X@'$ XB'FL5#TWOI?
0D@Y_OK ?V\H/^2H=];W//M MR="4Q"RPE3Y72.8ENGAV'PN#NF;:<>"ES"8X[G^6:65-
H186T8>67F)&-XL@ M\@BC7II=II1A%T0U;^2AW*>2T6G0B1.PQ&[]3?SNB=<48-
B')E"#F4_8PJ1%1X M?T[D?P--
$IL_*_Z^>,_9F7OQ&JMJ.\8L[Y(&/P3V*EZ%_YT33'T]/4:7"UQKS MIEGEEY73VBR
RW[@\EUS_IK3@%G"'",Y5;(BFO;^2=;?)@ S$X"LSE'21T* MDWF*58]Q>=&@[! B*ZK*
)0+NWT*ZV4X]J6Q*DV9-MYEH2@&_-^";J]2(*_"-N0V\ W?
M2\9N;X%;S2]063'K$E',EB@K5II^1SHA MZ,((UT,71NC""(UZ:NW"N(Y('0A4U75"3X?
&5X"G[N"I=&74&O%48H](&F"I MJFB?7XD*0 6@XJ8K8VM*BGE^,.
)\-1^=\9VE93&FY*ZK$K?T*61ZRZ-K>DZ
MZ%K6:PXLWZVQ7>U@8.V@B+IQ=C4QX$(>N;!T9F)K6;PW4+AF/RV1NS-
:$/O>+ZS8'=B&X:UF D*[)IIF/N5UII$->\"&_&_R(?[5 M;PYL:Y-?31":$F^"\,)*-/Z^VSTS)
MEC&^]=U[,@/2PF@R<[SY26W%3&@K!ICL)R;KZL/)!)0E+#%C,#(-46W['3@K/]
[(Z$&'DK M"_Y85O3A1-*UDA^".;N*17$D#;*KGE8&',1WQ 9$"(B0.GT*>R*DV/ZQI,%(
M5Q11RCGG!7($Y C(D>[+D(WQW"!*;W[]]NZ4?YYC?A]O,#
MANT8+R6:+$,*2B$.8KP(_K/PMVI'\[9+IIUC[$F #/"&9^#\ '# M_-.O-
/'L=C()E\A=M4IIL)R+LC8A0L8@8*@?B*%CPS,B+.+Y;]>V,>MYN_P4T
M;"KEO("PFGOP)#PY7BB\$*^WX$3DB_]=^BAY0U42!;PWU.@K?D03-!^C,/U) MIC^IHH
?O4 3(HQG;\/MY*2N E3A#:#W:(')3+/6XBD2_N5%CG G1%,'?XL7 M8!
(\^_@!KN#$V>7T?.%'O2]";WCM$8A/2A 6SSW$3$9:F[=&X,%(P'Q/J'@7 M^%3G.#&FW
=GYO@3)#Q,$8IIIOQ.R8AWE"L\.)B3^/U>D_$%IZ?DO*$EGQ!\G
MP1SQ1M:'&/]#YX<%RQQ$A0VZ0=5^1(G?T""8<*-!XJ?$-. MM R3E23@R/R$%_:SYV/P>-
A8^.)'<;BL,;^V'#WC8)\5-Y-<,V5$8!U/O4C MJG4NR-+5_Q$+02 B.+5^/#\Q&?!?/5%N*N?
*;9Q*XHA*8C]-W,9R8L,.?T],'ZKLYSB%).P,L>>?B%G3#S M+:^RRA!6&-ULA0%PG
).XPUPNRU*A,D, \I[\H@%>:C0!1D>>1%5Y L4TD7" M,+TB9Q-I'? =T^VD,2IHI@R1,6&$
M>^<-/].=Y:>[%_(=#U_Z:0.FKUO,NR14D C>2?[!RU>/3>>KMQ2F:M27X2T
MN<098VY>QH\;Y^];5+[&N'[$J684AT%P:>MT8F^?F) M>'7(>;I80+L
]Z((4U@8OPD+BFW2T'..";92FBN@?B M@UAM.O'3$H%/;O,V%%+_QW=L^X7>9,?A(>\Z.-
:)=C3'+DJM2_>'?[]ZO0_D M[?[I!V.\-"_DP5_\Q1+?
#]]X@F=*&>D1/^'#+)C\W/@[]#V&PM^1YZ-HXBP(M,X5+-
!@]XJD_8=L@>"64I$Y%3)G@Q2-.,$KDS&-6[SI&SY[O4[,!DPPO;[(*
MU%I9$21"^\1_.I5+KF=^FY2J.^#*AU7ROBDNDS?;=KE2FV@1H>O5AQO7BQ8S
MY^W:\RF+TXMNYDZ(7W?EII,TYE$8QF/R\D0A#*9$*:?)@^N3TYR'^Z?W^]YJ.
M]9*:^Y,TE"M^KUI:I2L.34J6AX9LPZ0Z/"FE\%8YP<\5%C#J$(S*CCH]R+,?
M=#H0WCF<I,)R 2'=[]#6_9DG!0/ V6^$YNM'>2X70P%TN/3G K,>G*G",H+RO[M3BX5>
AXJ $>:E\7\#JJZ #8*6R2I[WFGNO.4#M,\G$WG'#=@-BI@,4./8JW

MY[0/(%Y'53,^DP8V?!NAA_JMGP]B&,8=^_(ZBF7#*%GEZ,!T?H[RA[4G/'5_
ML^X7585NG)T+8%2S@C?7CS=BP1%VZ&@[;@1C2K1 MV^3E_1N#D:KRTDH#P
)@.0@6JWVPF'@W;9H %@ +[V"1V@>+132+ 6 !L/ . M%KM]L-@8+,1-
RS%8VM]8\CJJ8,/;_@1AU"6-8E2P[NP2]XJ<\=VL4L^U86ME M[Q_)Z5MA%F!!3#*MZ2E?
E^19(R'OE#+EC/%* :+]H"#!>QQEOKP@>=XRG8(FW[U\QNLXX^U53>..
M\=3!R.!6U;;__^!U%&S3811'HX =811'HX =811'HX =811'HX =811'HX = M811'HX
=811'HX =811'HX =811'HWI[/.O D[T<*G$/)P>!0#47P[J%;6@/U,3J-'D]H+ZWNMX
70^H!]1?F*XW0==#8F2['J$C":PR]PZA3*F[3$>/
M,O7N3LOI+G%]!@H[W4K/OC5,K9M3:U\J\#J*D?_Z[..M!I5T?-3Y:^SD:MYT
M3CZYJIQSW>.JRU&VYOWKZON8>D&ODR3]YO(YBF4NK*/F;[_WR>3P!,BF]]^QX?
B2\2VKK_99;7(]UYNWZ^F,U M<\J6YNUX5+J1:I.]K,7>X6DX5V:<N"P M5\FO W#0 X
AWK@H'80#CK ?:H* M>)%'%UA2IC=646W'F=@&GXR#P:?N6$$,^8_3>!D('1
ZK9ZF8A:?,_NP[0*! M P('!$Z'K)S#*: @=$#H@-!IGR3]LG*.9,I"P &G=)U>P-
7/Z;QC%T2A@1QC%T2A@1QC%T2A@1QC%T2A@1QC%T2A@1QC%
MT2A@1QC%T2A@1QC%T2C*CN]CXK1?E34[5$!.MK8#/_]91K'W]+9]X),,8AWD ML(H<|
IQP+^3?ZO%_5_FZ3=;A+*&!J5"FD,?"4L_1)AF_T6ND!PY%4(T(>YA
M>N*TWEG3&UY[,7[^I 05MV:![SJY\GY=33T7K^[UTY4E2X/15Y3DB#XAM#DE
MVQ+A!R,A\(5XBH2[P*?^=2?&5'V(\3\D,"4$3P)>AF".AMNU^[K*Y IO3+Y7
MVG$R_+P,CB1X.96KR7#(R^BR[- (8W]^1-T18HMNI.+]PS\CX3ET_#BY MQ|
()Z''OW22J&&&&?:7/EWHT3_&X?O1]IV2Z./WY1R_Y$382=XX&#>EY;*C6]_] MNB%
(&DMU?VS.Y> !WP,L.+)!4W(JG?,CFDQ][Z\EBAZ)Z'[$S_TP"R8_UU%2
M64X"N_@ED7L;I]^16:%HXBS(FX9+-"AX]RVV5PWV7"]+I=C^$0/*9C-
@F*BV$A8ABO"T(N&O)5YC+. HDWE^$D@F3.&,@V5,A4.$WPFSY 0/Q,)X$Z?&
MPTF@6EA&B2@F8U]6-"8L]Q6]H)F@"D]X\>@O2)AOPMX1X4X\ZG^7/DKBOZHD
M"HJD:(+CN\)'-$'S,0K3GV3ZDSH4'DO,*'V[S;22EQXC3 /!"?'?TR B_W7B M5/S-
\;J\K6$1;3TA#NB@S%O@69-O5N_G4)Y,IK9_J[P)XEN.MU_#>Q*%\1NY
M+7X*^H5U7X2I*)9ZLO :+&;E1WD^93;Z$4W/4FM],=7*YG+)W?\.:(-%I.6!4M\9W< MZ+
<2Y\5*TO0()8@*0'"%/M""F74(*:N)W[(FPCNJZ5(;X%(IM#9J&4
MR*9)"DF>Y(52XIY8<,D&O3$JE.VX=DCT;_H'R)Q-
6VS%VO,7"7H!'=>=1K=EV<\]U9ZCUEE/)]KQ,MRFV:P?#& UC M6?+3Y*A\1?
XIC%UO-.LJGE6IIQMEIJ7-K+^>](2>GGLZOO2QK!=TV-B*1NN_7 MSOS?PR!*&F
FT3Y,FN]'_+ <_P=-XL?@FQ-AX_$[BF/BT0]#8O*2;>%@_UR3 MK.2WQ^6I:E7M;958-
3M+Z@ZOO@II3+AGJN5NBK=">77^+M .-@F:8-E>"B&3_-QSC;7AY5!2\!Z?
%&#AK65M&Y&?YN?$M:4:KZ
M2Q+KVC].JF<%J[*2J^AU/+E.ENANI:PS;C.ZR5T+R2ME(R75P4C5]H3DWX7T
M2*A0>7X&V_EI@Y%F[<^O9O!VO$XF(U8SV2ZECI=RG]5:T,>M4/_O+.3E&?)N M.QBKL-
?+.>U"\RAQEG4NL']>+ M)OAMXC:[A7?*:JRL]CQ MO&%)RXDG^PMYM._,SHZN
&5W*/NG\T9.WOP=XYD<$*%'\I*C7>14S8(>VO*? MA1"]
('^)Z%F9S;>?/GQY_'A+,MV2TUP(<;TTW7=A:!+;W:\]&%DY$9KNN3 Z MM8@RTT54I-
Q%;$'#@0NC"]FVJZ..PNJ4(P_!=K@>KN^25Z)S*;_<1^O@>K@> MLJ A"QJRH,OU?
I#MMK.@%7DP4E6#AZPKR(*&+&C(@N:,OSGQ<%9VSRALW3,*
MEI(Y:4(G9T%K*MOYJ9 %W1JK:6R7DB2TZSSHXPYY B$+&K*@^WP]9$%#"'%+ MY[
JY*7HD 7=PB*R/0FGY*>R0Q9T%T*(D 4-U\/U/8\W0A8T9$'S8G%"%G35
M"$RK6="*"5G0_?!D0Q8T9$&#"P/O?MD6#U$LR()N81'9GL97\E/9(0OZ#!?& MZL(*Q?
G3X(=\9@W7W-I=]I/Q(@%S_60YV]:3^\UC MT.
[&,.G!@U=W6K$1#W0$@XY@ZXY@FT9>!1W'"TO?7:&K5GEM@W17H[]LV:2I|
MI,TFSAA+H65\^)+:S=A-\RUZQ_)- F5CAWZ9_T[##8J>\?J%R/EYY3SAZ5\[MLU?G+2(R-
AO@JORK+$FWJ7&X^]JZ!UMVJ5+5K2OFF;G7 8U\:W'4\^P@V?<<
MX)3L2>,X*M$RK>-6W48P,&*!^ *$I D):8 F9#O(";2%W$&A5ZGS'2\4/,JF M*;WF&?
ID50FACY^ESYC0!XL)VK53F&!#S"%2Q,D!?3M;R[MO\V(J4@4?
MQ_^B'N/B#"QJF8;!*Q3@S)S%,Y2>Z_ZM^VM=Z9EW5^^7I.KZ$7IRLW>/6I\67XPR0@*I
_*>_WBY1UIRN&Z)NM]F,>&V\R8%:C5Y/(/-8K""= MK+=R=8V
;>JR#92!I4YBJ7^3%27K$J*%\[9J7>TI-IL+<><,Z_F1WN<"FG!XJ$C5O1\'X9M(-_*+Q&+:
[!6Q;GY>.G2GAU8"N-P)A"B;5 J9M&/S;H]3#9\Z\B3_ #C 8R\S!I
M41NB9XK!P$_NZ9%NNWPM-6G(' -G,L4TNVC#Y79C@/Z1&J!_9@W01VR
MWFT;H%^R!NAW%&_.4+1HS.ST87:7F5.C(+Z U<+!SH M:,_'NV7\K"=,JZT?
XBFFW_,T4:$S9X)?B$R;"@\+,<1!CU*6FFG M]Q9W&V]35T-$7P5O3[S]288V?BY
=V.X9>=H(AVSD8^V9$*XR#XF4BVQ* D MDM+[+R5 ,K.DN3?^A4J>

*[9;>&V+@'9^SB,D-0R_Z280F'I[SX'1G2W: +QYZ M75D"&8L8D4;J;VN/V1/G._Z$4(U* [Q0C^':$'XF@PLHJ'"%.7A./[6$G1>84(MSX8(1+H52[[/N]=*GJ<2'Z_>.R)]_;?? DCMBHF+BXI=*=G'T;I.8W"'WC(ES] MDC7LG_$.-DH:HV^>B^=-DB" (]":V$KYQXA.@W=4Q)G;O\HK%[MQQT797=+(U M(/^GR[S#D)+"(L [#+*F].6[Y9NEZE_"TI (FLUF@+$?X84:%&N;J' 9L4X?F,/\-[&%J9);) MF*23$3V3[#"Q2@SFWF1ML!+M3"Q;/,5G$N+&ZN;%"P.?"C_*3GBW.<,RV<7; MWPAA*QY;!)C],HN(T%HYI;DR6)IO3#58UAJ6E1I&04QL Z+'R2KFV!XW1 /" M.M2X#HEUD2K8!"]D7XIMU& YQ]X3++-TA&>@V0/C95] MZ(OKS:;/GI, ;4;<4]?Z!G,K-]3JAJF=&1%U$>7LTS-7[DGEGFU9C\>D9GC? MLW(/8!HD:;?4[(")8".R74DM34(\; +2M2?.N0FY)_DY\8@0&S''K!P*OZ]< M(2()EZRM9 <_D!K?^)%$K:?<1/3XEJ>)\,0, [\%>T'JE5S%N8K)BJY_:WLF& MB6[@UE? 3FR9FY@NQ"7TXB%@EMG6KE4%C;3BS7$22R ;92*Y M:9Z!,TG=GBN/"1$EQ!>".9SZ/M??+[&0(QM?)Z0F0X3!'CVE*9PT&GLH(K=2 M0 X5"V@1KS;XA D3Q\S,0TOR3>;AJ[TKG7MVPF'"V*&;;/3Q4[PY]9YG7,KI M[@51/RIUSF#+ <[;E%]A^&O4L7.4)T99/B1(WR0P:"C](:L(<+^ T M\61[J2N%!/;)>'KSU*C>Y,4YF'99$KP1B":NG@2@J==IXRM(;[?>LJU5"O7, M+4*/.K_RR)HI3-DV3ZRX;[CL1\@=GAEJ%>%NJ,Y\Z/ B]KT>$SPJ0&'5QB(<] MHI3!,H+.5& [(G6')E048"+!?$\DGO.-R= KTEL9:P JV8JT1]@YEQ^*N--X9, M9)ADA*U_W03(\B)^&\,T%2ZN$SO4"(@\O!9.F(KNU"(,$1&+N9F*!W,KE)S4 MR[U4RU)B ?(P1[+9A3Q,*SDVQQTSP)/"X-:>YEH=!4!\=WDC/'ZSW'QFHFWK*I-F]^)-6'/S:NG6%K\@(CE<)*:W39:]%)3YYMP8F>7A MA%3JT-EH0.+;P!OHC"L&;Y<0V1U@M4A]YDXF V3J87J%D^DJD27A"WQ1,":1 MZ95#;W-\)@W$;>[@K.F?G;%[-)&KDH6^=69BMYG7[K'U]1GU1$ZN4M9_^-F$ M99J? _HCO\F$63'ZN3^&IT@"SR,19D!F&2\21XBC,X<@DCQ*[*EHGZ>7$:NF" MI;Q#]VBO)/*/7PEO%HEQ1,>RNM>VXZ'K,6$)2J=D:H8QZ4ON7/LCL)_ M$:'KU8<;UXL6,^?MVO,IT>A%-]N%#G.J:M_')C]OC).AE!@H:;&4],GIST/_MT_O] [S5]:%AJ[D_24*[XO6HE:XX-"E9'AJR#9/J*24X[_Y5,7BW MK7<]B_4.\GJ6W;M4%"2? BAE7J5R^HD<9V@!]=^BK 'UKI:*]&5/WQU])&3* ME$0Y]"ZJ%%@'T=K@NN(3<\THH'/L)WC4"09K!YCS+IC/44A2S!ERXP4/NZQ> M;1ON28^IN,LH#LF?[V@>IG1S]S_.?'''SA?XEWY0QN:&9VQ:%*KTAUQ6Y*I42 MU0I*B5*E>H\FR'LA'KBUBY:<;DY27;:K@CYYOY![]5\4!CD%054Y$_)IOU<,_MFR+, (V>0D.7FH2& M :'0&&C);:!37DE9)LSA--"0NNHP!/ >Q^"A- X/ MC3-X,.I.T;W]6::0R69S=O]IM3$KL_OGOK,;7,]AQWE9&2J\P^3^4VV=A2^K MK6NNUE&;W*_H/=RO #-MF$EKDID,8*9>,Y/>N#U,6@^9HF2=)NC8%-^*NEC$#LS4O4X#3FUZ5(OG3O.FV#+)VTU MP<8X">*XV:4>-KMJJ6!03A.#SOATCL@A08:C6UCLGI99A< MMR=W68<2[Q&I0Y\T?)@'8? SL/*/3,%A&!FG307L$# M NGU11<8IY8==T&8$/OL-3,Q3BL[SDP6,%.OF8E!BL\^T]B#D:T O_217QAD M\>SQBRYQQ"\0!F\S#-[^!+L]"L@+21SLDS@2UR67*1Q<*UP648LF2Q_I1TH? M]2=BT9N@7=]YWVRRMI%^I+81\#[P?M.\SR!O;Y_'U=R-%K WL'?3[,T@*6^? MO35@[^8*]D21[&N8_N7@TUZ64>\3H[3\UQ$+9^RY8NH57OW'DDXQDF7QXW7 M(X5NNB/^*K%*2[$ P#A@?(/Q)NL/Z4?J#P'& >. \7HPWGA9*-T-5^O2+< YY&/T(Z)=I4]=*[+@Q_VG'T(ML-*'EEYB"C>+ M(/((N*]#-'-B[P7=$+1L& M2] (1N^_JK^++]TC_%62")KV'S]S"']GQUAV55XU%6HI" ;H!W5ET%^3MLD"W M<:3H'J ;T WHK@W=!4F")=%=O&4UY,'($G5COX$/ !P #@"O"^!6028D.X K M '#P2?'ADUK]G/("7L3!0=F:K'6R0II<\D.6:OM=WCQ(,"5.\M"E27G\?DY#" MRL&'_[-Z3#K\BJCL:]G:UN/_64:Q]_26?.7YI(S#]149Q%JA64526B%2.N.H M;/SI-UN$LH8&I<(]6H0HPF2)A'B*A(D3AF]XD/!"=*00/ G4*;P(@P46]&]X MC!,+KTXDO(9>'",?+]PK?HWE.$)_+?%=A#@0/'PO#VMJ4DYF,G.BR'O"&B)I M2!$E]R.-*3Q_,ENZB(RMQ^F\)@J]X;478Y:8E%BD'Y@0(9XJ,1=:6ZW!2,#T M(DM"JF(1W#@Q*

-"

5\0P4Z5SI3)SZI51Y8)7^85=Z!,A;,@8L8W;L@;-RRT^A-DZ*:1ID3I MI*%;-L[!"X\Y-Z60L;0]Z*#0*9T^[P 3F5!GDN=&@11FW/+/KN\6)%\YZY4 M@<,=;8Z'88I%#+R?O"%&P*<-RKGVFF$'N#43=R@<"[<*E8C\PSAIY*)$&O?B M'JLR8>2\PAIN6 X_G3@EH-L>/Y!>\|#HRL/&T%16GG+;Y5O4OCO% M9G6!,.46QGX1[@V_X]P,CN6!$SP.&]"WK6H!(UO\+%'(2WF (-5>H7AYUJI MX3F&%,4L2DY6@FMB?UG6I3=:\BH5# Z1*MO&_N"BNH P)2*.]6=A#&L@_%-_MV#R\EB@L^L,@1[16;4!S.+0!.7^) DQ_12'GDHQ\7 #>9'7]5^82I4[+U*FB M!91Q'L) SU?;>'G POOU-B2]5$!+@R!G,.$:Z=:$?2LGY,.4C6X'-6*Y*!;M M=A3B[!. P\YB_9(:5,2_6#CUA'L,"A6N0^[WPZ07Z[9%K+(@:@?$ %@J* M/:,B#K,!WG8%R3&U!MHKFD\YQQM**?F?D(7$P,1]'-*ET@Y,)4'&%UK,FG0 MP1A*RJFZ$RZS[],E,4TUFS19HB9Z$UM:@R$/:-@A+R.Z6WE|4HK5E1;() * M7&J_R,FQJX5,.>4Q,3"G0//"BE0DPFKSB<[*P%.44CY-Y8CFP#"=:C;8,!FCO M=_.JGX*QO]I=>^3?N.6]?LCUP666S9]_ITXCD8_F(W]E**$OB8L70>6?.7$ M?8I*PI+,P'^L9H"=CN0\4@/ M#7^ZI'TR.P&%2MB_1W0]=M3]EH58# _ZZ>I0IA9K/KB^._4@]_.RK M&B1M4[D#E6AZ>H@V"$XC+Y7;5Z&K=:D"B.7'97//R9+HZ:89TK"\$ MS-KF!=Z'%"CGVX%26-)>[TVD1@MG/C">NF2L:.+^ &2'8KT2<,7/SXQ_8#6C/-M-WCMLE<,NO;,>>M/J.29VTZV=Y:\6^^T%GMHWL>%2[[U]#>^_J$7%6:.=>S>;.M),W8.XF6))5(CUL0O6CC#UHSY(J21>'),JXK#<^Z6%;[R08_I7.(%7>\]#>=.M6*E0 $'XOCU.J4.@Q.^-9$"G<$HJY9W.;\UY#>DXN10@DK>H)+5O8-P&G5<0 MO#'K3865\3.WM6HMY;NN.>K/3H .WSOS@FN(V2;AO7\ -OCG<9DW2H*YF-9U5 M72LAFQ<.8^S@]*N+:;"QFKITIL8*XG&N%>VYUDU^)5)?MQH^9 OG#R:M3&#'-M1]X%T 42S MVC5(-]7]IVG\"{0G[N+:PIF/A 328@S M!-HO:#U)AL$@'F.48S;82A_0L3(*P/W3/PF"$$?D+_%#4F:LU1">ZQA"53%2F MZ=:=9NT1K.&\'>" :,K3+=T/'< WSSSE0E-9^=L^?.'6]%-]?P.>.64^HT.< M-9R.@Y?P1=3(>^(DN@42#DF[6/?P_N"6=":^.E-O(63_FQW0.ZDN'S:CA^&> MHE&9R0;)Y]^_Y2@)AE'L!_UP@$% @* 3N)&. 0-8S(Q M"@?0/F37OH%RL'J^%X_C%Y0MP6@T<#*#)*2DB?O!$%]I032*#QEYW*>0@PN2 MUGL#L$LT (N=>3QXP8Z3%RP;!F$2((6#201T34 +$S,$0V# .Y5WO${4EP3C M 7EM2%3A"&(8Q!%Y=#P)HLDN/32M! 6G88B]5-!6/K*I6?/-Z?2]PM$ -) !MS8+X,Y1%3@W+[3$$406JZ[?]]T- MT7V8O\G3TM!-FG77*$OZ4ZG'5 -?N+"S6%9ATQ-*

*0)G:N&7 19.L[""/26C3"4308;[LR0G??/OC:KG?; MBZ=K,O\6U>C<*3LTZS_9 %TO,?YT[3K4^OAV_G#/MN_CS%GG]G"B?!Y@=MT'Y-OOH/4$L#!!0 (6!"%FQ*+E:? 0 M $9* 9 >&PO=V]R:W-H965TE1Y4FI M-)U^MWO2*179,#)*>S=^,G)5-&3QQD.HRE+Y]24:MQIGO6R{<4N+(LI&9S): Mf@7>8?QC>>-YU6E0 :?,GY,$89V<9 MY#A7E8FW;O49-_$<"YYV]!3 L*JECP<9Z"!$5VZ4V8.2,/VKGC=YV%$XZ[ZB MT-\H))/?M:'DY,6*;C+R,@5>]!E-/E*H29N=(RM%N8N>3XGUXN0GY_(5&3/[M1$;3O8[>,%[6FOU7-$_@JI.O"/#1YICOZW?8B\,5 M-7Z/M@V#,@2^GA0X0W^)S10-HA M--16AH>M2-,'26[YU>A!=TSGWRV+01(H8(%&)"7F8'Y@QH*V7,NK6QNO?N)2..S'W M^%BQOEF+%#[O)PMK77D1T>1U50:NI<8 NN":(L1"16[^RN0)XLC0 YKU$6 _ M(^LBSXZ\TB+&Z.P=/"E3H3B@^&CI?"2[@.I2A)D.*2"V]!7W-JE/PFVXY.[/ M@=.5#X1?!_9Z%@Z$*.[EL"1B'+"6Q;D>K#=.\)YE:C$]V'KU2*\YEY$$K?D5W MV!6M76531$MG2*^!M7<\"YOO2_]P.&3A5Q<1>]#T^Q=P5\]F.%L;FI!5' M.7U!O1%4YN0W*C\HUQ"R\=P&ELE59$\^D>62$H=[%WFG3%GGJ]F6U(&,9.AU MCW[9(^0>V2A/E76@E/PF WGE4_IB*:\VS/"2OG(96&IQ/M$)SYA37$M81E M#++%G?(.P-0.&4%27!0W NCR8$E6C.S$G%3&2N62AH%H2%"5,.[E,K>8=*%]]S M$9\U{D]6T6'2,H ^H3+EZX7"H@^>QPW=0 HH%A9>XR>9Q`;2@L]U MK#5I\|\, ?GX+)?# +4IQ#27&P@F-GMB!.HENU5K0T(&F1 _,:5Z /5ZW>\& MT)[1ENRL"N*LO.]U>XVHZ&IVQ5.H*[/OR#.>MM #U.$>2CVV-9TS0]ID_OCLJI 8SK2QZ$.!R]"">_4.5SQIJ [\-VGM M73@VO71-^Z^!,1W$K<_SX>/W#*1>^70A=`9N=M+](OT@I$L<)_5UWRSVSR2 MIO7.X$6\?F%)57Y!-H#!..MVVZ'&CZU5(OHENFEP)!OSN2)%/ 30BP"?.MSOWG:..0 \W3&PO M=VIR:W-H965T1<&-EOQ@ME EUSAFEAV\!7-X.,O0EH:SW"L5.DRBZ#0LF%"= MR ?-^7GMCRV8734/++[7\3>1N->X..Y#S!:NDNJ7K M3[SATR>\3$OK?V%=RZ9H..NLTT6CC.=*\[/?/35QV%(81GL4DD8A\7[7AKR7 M.^.89&3T&@(QH)>*!>&YT3BtRYPR^%:CG)G ULC)'N13N-;*K2Q\5#G/7^\':*AU-=FX.DW>M!/RA4@`THBXD49=<]<.\7F\/'MA%F,"9U+8R''Z_F%MCL$>S^V$6VQDIW M8U'KG-F297SG[;IC$@W, +UAMQA$7(T_NK&/YBUWUKIP M}>2SR.K3.$ 4\@RDJQC9RL,X^-!<#;.O!B,Y[Q8LX-)&) VSM()?2= !P= M@%#HIJXL(MAC^*S0#K<.;IGC%JZ9JYQPSS#SQXM"5\IM J9,/;SV']#@-SB$ M7AA_"+W-_#,DW-\2KO}*.I&4?22)!S%QZW40FKF**!R3'T@W]V\+["T_"P M9K*YPD.?@7LM\#=S-\O@.B"KPT^1$)KF+_J;"X5TCJ:1{T!Q@=!W#^$. GC M/E+I>3MQ=Y@2IS@==\/T@ >,:L" M_21&2"]4&1;M#GO'XAL/E+,&Z<#$*3+4R@HL SYY-6HDM+%':ZO2+F>.07A MY2P9[$%Q4.]"2@ OR0.[4&'&2+LU-M"@:.]#IAZ$-I/3!= ^>9EKAZN4?USA$ "$\!#]0F @F@_9-+2AR5]02P.$%_M-@ !8$(61M\"U!-"@-&UL#W5P:-]LX%OXKA" <8M(#]BWQODP!)VLYVT6*#)CN#Q6(?.(FV.94HEY3L M>`_]?N=0DB7'3=KIVSXDED3RW" ?D'WJO(*)$&W5K MA2O25-K]M4JRW45GT*D>?-.K=4X/>!?G&[E2=RK_Y^;6XJ[Y74XEUJHS3F1%6M+2\Z5X/7UR/;SQM^UVKG&M>" %EDV1>Z^1!?=//HDD$!4E!,%B9^MNE%)0H0@ MQM>29[=F20>,UQ7U]ZP[=%E(IVZRY |=Y^N+SJPC8K6419)_SG9_4Z4^8Z(7M98GC_V+G]X[#CH@*5FV=I>1@2I-KX7_E0VJ%0$:_ QH&P//"!RWJX12_E6YO+R MW8&[8DWJ-$%]]V(9PVY)2[W&)5XUQ^>9 EJ #!6WL126Y-T\N _:YB?@$ FLGWIE8O>WS/8A6RQ=6\EV'3O+!>V&Z8M@/ M1-@/1T_0&1;Z#IG>[* H*]Y]%R69*ZP2_[Y;N-PB:/YSR@]>R>@T$T]DUVXC M(W710:8X9.>J< GK+X-) \T3*HQJ%49/4?]QE_T$.=% J6.?B MUUJFX2!\(SX8D:^5,)0FB8BRPCHEL]58% [,G MX&.:0VTNS%QF9;'8-VDDF# MW6WVB0.+,]QF1FJK$K*=3%!N(:\2*-RB,,N"$K(BV>#'IL,FVL|4Y0(*<=BR- ?- MV-O3-ZXD\L]JA W3\B [#PFKZJ1EKIY5D4H7RHKA@\\ ?OIM>K1!O#<ZS-L5 M!PKN)6OH]D4XAIX^2\EK8]!'Q%ZU+5#18YK.ZO.5.LUO2K_*.CG OO/IL<4>#_2SR.X3.O\?J.3>3"-3G]#(.323"2S7$|&8:!8!SB.C . M!K.0KF.!/ R#T9#6Y\%@-.A&HRDGG.(<:X_3@ M.+X>O'D!!D'8GP2C^4P.Q)-@.Z+P.@?#,.Y5@808!KV11C.AA!U/L759-"' M$H-2QS.O#N93^ANQ2M/AJ!1Y.H/PLB&%(2323>L7[#8#]&!8.3ZB8$]EC M6U%DRQ5\A$=-^0G'?2OBR6L04B,2=$U=L=8,@H^3A8$?:11G2WC]1CH)8HRD> MTKKBTFU5-%0Y99$]>[&6<.]2/^"((K 4TN2.5 M>U22K5%RT$_L50*Z76G*0M3DA&BDC#')@!#7X,X]3GF=IH"/Q<+113D96IDS MHMADQE?2G-W2X"33K"]]<<;5QR"9C)60-R17F.34V*@2$.%2X+((!UR ME', %5[$I8QTH]D&@E*8^N(K8!" PQD!+3%QP5NOV62@Y*$'0P25>TF9P59 MOZ74"8E:Y:L.!G#2*$M0E NU947PD(U"C:.Z0M7.)GO?!PSW<:.IWfG6-A8: M:?-]5UO!(-C" <6UC>M/%:C^>>>O>GZBB:PVMK(f @ + .:D5QHJGDRKPT5;[? MT 8P.AD7QJA#A]B'/NT,*.0YVB* U:/6N\Z2&/4.Q1[>@_UI[Q:.H..:2 ^V _ MN0*0=WG9I5@*MA%9BXRK80>KW1=B =#NHX^0-00XY19F1D-%WT1!* &BP_]$ M"3B\:L=]*@SFS\)XK.ZN(E8D .G.FQ16A^@(.]0Y"M9)@YB+UTP\$B*0.V/ M.82'W+2UG"7%4D<4-=#$TI@*O3. M0"0.O!?2469[.6UD28^*R!+LL&ZI!T0 N9%"N> XN7K'^7D!WC(.B_28/Q?4/W/-B85)WCL]->L))#%HNRHM)}5 M#540KO72ZUJ:+W5*.P.RA]J'I*)0]T$F]T>:.]>M4N"#1OG\<#*MDL17KYW5 M2##"+ZJ#;.!# LYMU!B49C.5:.B2@QMBLZ%VQ3L9K>O{(U#7R$]4(K652<$)M16[A@O)JL7]%OS0*.^X;S>A&!ZU \[J0Z Y6B"WQP6E.RX9LM.4S20/-:06 M0Q)0=IRKU-B_)2>,ML6=F)0HF01=!W5:H31$2F]],FJS!>W.(I%1$#-C_'\&T"G7X[^*T:[]ZS+CIE M[>BW702=2A(&24Y%!07M?W&/6$B1KY8RI3:)(D=5I:W8 E.QRGH@]E72#C*.MSXZE:.C!2[L_.5*%PEF/6H&F\)&.XK38E.1A)HZ5,3.F"%&*%UH>QU-MOW24R@>=%IG89'FI40D%R#[C_19):QF.4$]O)IX/YLNX;.OXR!8_=%]!*D6Y MK45YIT6YK42Y]<3XG<5X.7CY!;SV_S&G-2 ?M6+J<2P^{O_033:C/$O'//(M-\%LO:/;. #STFSV^/{3DQGP/-=#'-M8%<<;.7(@UF?_L^#,0]QN)@.IZ1*V+2B(>[,)C1\,:X,PN*.7O:V MZY\?H@I5OCV]IPEZ2Y1RA+7>/_U@=49ILSE]H,Z^(T]IXB,>>^111^1K99^_M^")A]^DC42N\"$'Y>%(0W]4]]NP_0<'#H!1],.0^R@5B>]fL,.1K#L:LWWF>W. M)=D9KHI*GH%,[Q 3N7.%)6S>5<GWEOH_Y%2M(ZVM5:$C+CEUY-LQ$IBVX^ M4_ AB 08 1:U@C#4 =!5V:'NR>NRSS'=[WRU:.'"A&/B%&RP/85I,*"V:8@.3!-O-07O89FP$CJY!QD-6D U;.0HVP)GK>#?MX6]6JHV]%(& MW(&L_U1^#*O? 1O4>HN_$)<8HPT>4+CLV6D)4TC%FK]NZ>^ M)/0.'X(FE?!N>X3]*NX\U888FC _>YTW 'H MYD]<_B;/-OQ9"8.7$#I?KA4&)DL;L+[.@$+*&V)0?V>_\!02P,$%_@-M!8$(62YUM7$!!P.P!$!D :X.'JW.WK&UL.MK5C;DMNX$?T5E:.9LJLXE$C=/9>]&<\]ZL[OES905VP^I/$-D)"$F.2X.2C/^M^IP&2$].E:,B) ^2>.D^C.Z.O1!D-7.VV^VHT0CCV6A,+7O8NCC^M>WV8;47(. MZTHHO%EI4W*'6(HN(GGNELNBG@&D7W*I>C+7_MF#/N;G2M2ND$@^&V;HL MN7FZ$X7>7?2>27OO@HUQO'#WHWUQ5?"T6PGVJ'@SN^AU'+DNAK-2*&,&Z[MTF M_^]&\)%/DNQLP?7C#Q9:OV5;G)KWI.#.D@4(G.$P/&S%>]$41 0S/BCP>QU M2Y+BX76+_M[[#E^6%W(NWO@B<[>Y[LUZ+!"NAYVX63F=?V3M=(LN6^7_]%%S9]JX#.LGTLP.I+B"E.M9Y F/(:6,F/93RH7?-%^'U9UIJ6M.7?IBX\ UBIFPTTDZ>@%OV+DZ]'C#.M"\N M>Z@.*\Q6]&Y^_"&9#'Y?L'$643YZ"]VIDO3?(.&'VMB:(P[.(.+17H2KIQ]_.MF*?)]2#A(6M']!&<+%6O*[$>.6<00028\.5<'2)R:MK06SI!>%'Z8K6M9& M*&F$6V8.Z6@$/BX^62955M2Y5&M6">. [#M.[6/]TD4"+4]4FV^ IVW%*HNM> M\ HIR&3PSE!5XE6U@8@N6Q&5LUQN90ZSF?BCEEM>P"=+WHM^KN6R$$R45;&:2 MA("VTN]BO84BX)TV>)!['$91_6)U_0* EH:?\RTRPRFA:PUBE5>PG:AW[^_) MH.1BMEY:F4MN1+ Q^_ M!Z. 76Y-3C<\48]*HC*3623%]4L#A?1ZT#4)'7THS M=%\+]WP4@T1CF4.8.D08M<1GAD(37:%YZ^Y%)LHEY(=)?SH.YJUT@29.HY\3MA#S5*6R\;>]$21QPVO&"65]Q(779(>2$(UT+OQ:)&U%P\E5A%W+\D2V%$BMR MF%NK*95MXP,]10UMPB@KFV7K_/+5[]X%2P<6 $,_'*1U:&YN5Y?"(B%(2W M" *!/;YO>@("(*?2O'Z%A&$Y&DH^R.@$N+!5:BM(W,S;I&"5RP91)/)!!?S M:#@9X3<=1LOOQA$H^&%$\L:.R0[O7.^L)9..\2)>%\)%!7[$$GS0U#@ @%)++U)9U#KAY@A.2TIOML,\FF<]K9,3(U*$#58XI1T8C3YXJMM45Y[A+B"*:.$H_=A^&D>]2#A(6M']&<+%6O*[$>..

*{416QE[*4D"114^@FD8{2&F5*DH-PX24\E)G8F_1'M=*228]^1U@TADC7#+U)^MKX?-P/1-V\:@Q@U/(RG(BRX_38+]0KH6:[M0 Y M8E.HY$CP*P&+M-4^=W54O)T569BG$*VE+WH_-A+YXVKLJM8D=Q0N69S>$M#\"A M_MST=8=6_&$D$MS[$J_1=+C.DN;PBEYG;" [S)"{8B0P/$B)E72Q1101&_S3 M%US$"D)N$+-I]\PEV1J MBEF: M[Y?03A4J["(X@4#L6+>II!@XVIQ3O;(!7MY_W:&?O35U/82[S.X&$RL8T0)G M]>T:>YUC.I+U$(8(F"23Z-P/I(7,?"8.E0G)62.0"-[LKW"JOV#L)!55OU'-_M\OG.&*.G87Y@-U]8O=X%BJ0W<+I0).Y@A(M9O.T!\Z?^U:GR3]^M!0U(T._[LY1V6N,E\!#PZNDI5!]^=6>D7Z]>6\&LY[+U-)NB3?'I)^ D3^ MNLRGHF@YG]YZ[SA56Q42CKX)?5!<_/YF4KR#+Y^IQG!U#H;-]4MY$NT?'4V(^ M;=,. [G<0CW)O&?L6C&) $3T0-57%OB[AB)!=_1JZ6>K!2I-UN*9]S&[N75-M.CZN,3*D#S<9X"=^>O/+KQ>^^-'MQ:^8\!ZN^CO)YK]T)> 3-MS6^_)4@FO'9 YBW#2,CP8-O2]XY,H1-DRI+U\>9/^WSABW/O50;/09")#L<MD/C%79QE;>Z=?CZX=[_D^#YRV!.9,E,S^C(A,/0QK0V&P=)1(9M-B*5HDOD MK@9:P"\ &8HUL4$4IH_-A#?7:P@ Q9D,NUNGLA$CX21)\$L9Y,4ZZX(^,-M??ZHW.J/&#PA_DH>PSXR\CNL6^?YK8N?9K;2K7A.6EV&V!=IDQ_^3&_V>EU M;8EL5D-22^R%92:CK(4C);E=S[.I+KS/.9FTF5BF<(\GI^9XMJ!330+T3S)20 M5X[-U0 74'(P]3M5C$IT%%/'UA2:\US0%"@\B@:K_BV^*:GDD6=^K]C2'6$\V-9 4C"]#>?I/E(:=SU>9 MW_^ENK$G^C=I6SRO^YY)5[_^_]\+J(\=Q_R@*1Q0565A8.BA?\M"\?ZBRE#<MZ4:8.P_FL4X2C#^&J5'5?$'%)C;G5$?.)UFR6GA\"I] = 7IN<".[W%O0QQ>DV>DGZ>B08."R/K2S69H5 M) 96P\L. ZV?6GM;ZVH>S&QC@ >H749GQORM5 R0V%(BG/>VQ+P9HTX'4;89ZEL'&J1HR43XKA$U[TDD^"0T8>-]*3 M* ?"M* 4\7,W(@<^&>"Q2->IU(NR7^AWIFDI23ON5,YT-G^WT:9.Q;PU'<8 T7NK*=SI&K6.EM^.O$C<<<*.CHKU(.)T*TRRU\GVMW]V2#M7 JY\40.1VZ" PD.Q.V\D9U+ZE&YH1V= M HJO:K!#@\37.UEO4Z=K2R?K3\SP!FPUS/MP*\ZGEN%=/;D .:)+#6=1HKIOMAU==6F(>>7,87ES#0.-L?O=\Q$.WCB|FKU#L?E1>FLF$L='3S(=%OCTX6BX>_MOD0.N!FZ3>,F1H7K8)TFO)K'=P@2#-7XM&M.S!9$2%A/5D.1>&@&RM3 .,V0-M3V"$)MHSKALQ#DPD\$,=.U:(HJ7V0!"-O5SKA)* #8W;GDKZ'I "3FL6, MY.SY]=YO\SY((^3Z)Y"I\ ,.%[#P&P!T+!T?O<<6@Q2A-I)%3Q$1G3RL&NO M8H1^XB;#$=#N9#I((* 3!K=T7_KZV-'=$.R&//;TILRW."T863U(E%P>)EB MD-AWS!3V#8=E?\C@=._]PV(_65F@ ,9T$V _HM@K?/"S'V,$XF>,5,I$2Q@K8 MQ;,!0!0GL1>ZU,V4O,[#4X9E#>6L%-ADBJ1&$)&W->CFDN(F(S?CRKXI4"X3M@\'"\>NOUF&)0^DI'M+/|2$.UV&D1V_1*33E^$T>?C/!=-(9SA1*N?X%24Q M^GU"/QNS?K97OKX0-[$B\)ZN^2_ MVCX&U76<,.K@@B*8=;J#K,TM0{WS!!NGON+SZ'U!+ P04_" %@0A9LW$KM5Q<$ \("0 &0 'AL+W=O DB$1U+I&RBD*2>_A=]F=P"KN_;6]H9PO_YE;@N*F€_?-S,>>[31YKM=(SIX+@MEQ]':N>HiCFVVQE+8GJY0T9>E-J5P-#6K MV%8&1>Z=RB).D^0L+H54T63DU^[.9*1K5TB%=P9L79:"-^^QT)MOU(_Y" =R MM7.\$$]&E5CA'-UC=6=H%C_VE9"(LS7?PI M<[<>1Y\CR'$IZL+=ZWON--SRGB9+J$_A4@8Z"7,Y4K)(LXVQ&Y#$325XB#1 -1 MD@[?P1LTD1IXQ,$K>,?D_C5=6&>HLOX^)CC@#8_C\6D[MY7(U^!?(9@[HB!,$5QT\U9_2#%]"JOR)]1 A*[29D6%\O5S2P08; M2 9%*J$R*@B'<'GW^R+'#:)1VX*MZ0NO"AP_O/J?]] *N:1.WA5MT:OW$WVA) MVK^156U*>M*9C!(!R?G[8A0(SP)X/XAEFQ%@ZHF#J+ \6C9W.V3EE39. MFTA.2Q[^(fR*W?8W0M5\POJA6MOL 9\K8F<]D,VH&W-(>%*U444;M0RH'UEK MFES<36]['}Q DX#!N6.2&>!M&SD,.C*B))D+2%#XZBM0Z8561$PM0.#C-XC M2?@D=6V+,0<(GVS](]=L%%M8(-26TL>!DH>!HBN@*U6F2X0U.?OX_*1AF]CU-M3Q&Z@"&$0TL3[EC2E&_JH#B)UXL>=IAEYD/QA;$[ARU M:X907Y14QZ>#Y1W-NX7:!_Q5+,[V-)>W+)R]4H=@?SAP)57#B^<7 T2($*A]: M0&%XP1[A!8LMO/^-;K:B()#>L MWABWPJPDE7&!2W)->]],(S#AW@X3IRM_5RZTHYO7#}?TU'$'#!O1]],7,3WB# MYO$T^1=02P.$% @!8$(65Z!+QNN$0 548 !D IX,"]W;K&ULU5SK4]PX$O]75%QV"ZH$^/T@CRH@L,$*DBR0S8>K^GA*.B'<[W=_DM^O.1NV:K8R3:^E:XQ] MWX11^G9OG67;D^/CU%OS#4N/XBV/X,DR3C8L@V*R.DZW"6>^>&D3'FN*8AUO-M6!#MO7LCZCXGl]['$>18&$?^-/@MX(]IXYZ@\(LX_H:% M*__MGH(,\9![&5)@<'G@YSP,D1"P\\7M!+E:19OBI>]@TT0R2O[M7NAAS@M:\8(F^)8="2[?LXR]>Y/$CR3!UD -,X2HXFU@+HAP4.ZR!)X&\|%[V M[I(%"?F-A3DG-YRE>-<)!XQEAD4:C^(EN0PB%GD!"E5E&9)CLU2LG_/%B%/ M#]X<9\ ,DCSVBH[/9.?,2,<6N8FC)V2B\CG?O0I$Q"BDD0K)3G3)@G^_X^_MB*Y0HBF.:4%/KS2C"WKZ.LV\#U(OC%$Y*?G7Z0+$!V/ZIY#.D]0O3!(GV$FZ-M91Y_NP5>GB1!M"\G+ W2(ZFC>;A?<[*.0YCN2"03-M!D*$O&8\8RXHQ)AE#2PMKWDVB9F!^"?>;DD#3ADIJC."61N(!C9#]5R2(@-$X3X$,]/-.M/ "0[],55*ZXZN8\S'(*.\")1492I",Z,R%?CNZ.R'TB>GU]/"&OB*7IU#9M MN/OY'XZF:],]-=^5306 5/_DDC-VQ2/O2 728;N,HC5$X*/%DFP0[W)4 MJ:!9"M4=1U?^T?XV<9*MX*7#!2,^P;-&U_OJ 3DAY_%FPQ-A&A-M2[8,PZ". M8??*MSP-?.AV)AF3V]I#'=49]+G)H)+MD:H2$VF14U+[Y4_QM%AH9KQ[I\K MK*XIU-+M7OF9PAJV0:V&K&?Y/$4Z<<+.,P%9NJNM(K@V,$X#1#8-A8?!?>"^.643B11&!X,"1LKRFO-MSZ_I~)6?7W0L!!JF'!W.#!%6Q/1H9KK4MM66U/1H2ZT,#'6'G"XA//(1Z0BB M_D+,%EB59Q)-T'6PI@.!WXL&$"*!G/:\]!01YX&DFO"@E$<],R,7O>9!UL_& MVC!TN#&H:KJMWC48/$4K!&_.SL"LWCYE:T#3 KK[#.]K!_AV1T_U'3Z1#,=_M0KM>><^3X(%A^%:\<0)!"-@!\$^$W7H02]!/3MNOFBZ8C3)85UHN_^ZM6;1J MDJB,3>68W2+A=#)X6XXGCU,)H?;.]ZAM4M_1+$:0!V!&VQ.]I&A1, M7(R(4I0-2R$?>9;A]#/ /WDQF1?/VB]NVA8*B"_.E8+ ':TK]H;-=2Z=RO-MIM(#K=8F^4]HV#WDBI]E55M[RX,!6=NJ8)_F8)DS:+(;R+LRC.X,T8 Z%FO(=+N;._092E4@4C M&]L D63-T&"I3EOUJD98'W V_0+3\S^%#![]LP-XV!FNE(RX*AM4*U>^<^)M"S@2+5ZY>>&E28X"W!>5>D96A4 M:V!64<0(JG9(@/*.I?;*4[%3*8=_M!V\ T:\ EW/ZN>/1C V_*]B#]:.\(VE315;ZQ."5WC;F>8HX.+P/^3_M'"% MH-'H%N>$.98**G4P*-"%**R]\T,.>7&G _BF4F0-Y- MX0$07&-P+2* 7"X^2_EX9"D9X&>'FE-BKB93/M-M-3O#10E8XI.+9'2'X=-"269++\2+ ^E(EC[+4@9.2?IFF%", ^%>O(K$(&K]=.8/H MZQ-I+M.*6.\<8XXP\,'6?8C50A9YG-R)'03D". DE/CO;.:" 1 2 &C;AUHLW M?)#<7087T0BDO1+MCL@=Y^^#M86;5] _| U,I\$F"%G2]&UHLHYP.DS[\)0"H-1#*B\$ ML8 E@&8W"AK0'}8"PABV//$D09F'N WCD]N[+RE9)2S*)UTW-CRXNO9N#. M?EU0 .IRC)!"O8;MDANV1/T&65'$SEXL\K[F[-5\+'@A%S888$/4.9\3_^ M"](A^L4QO.(O\6^$<=]HP%E&G^>.-%*DZ-A"]_C(Q><)4A+MKV M<0&_KOIX9\$?"XH7+3U6.1G-TEOW8T%+/W8 3S'$=^4?&XOC.I64 A$?Z$AA M#H.EZ48GW6MJCG=MSQV'L&"O\P0"[56+@D8N2[.:GYL$<=$&HF[\YA%D5 MA%FS(>S7'(@&F93JJL9T F%W.1)B0 BT@:4B2-R4)I"1Y$TV:VSY4DL2U)(VX:=.09'[<=B2T MM(N/0]:.&2G[@]7B%U3P*Z4RTU4:=:F,+8N>*AM*6ST4_KZYNRH\NY1*XIMD MK4]B$$@N6B+$2PI63PA6>@%5CAAC@R6.W%V=^>]4F(0\)-M4(0#\)\ M-7@.(;R&0>9NH!O>L?TZ'=T.'YM]\V0$P)FH4YM5Q\G4J?_MBH99CP 0=+'C$ET&1@>@&.SY)@ MD-1J(S0[>)R(^^TJM[K=GQ_WG+$F>1(YB@V8B\A+%ENX] M\7#I[[Z<9D@.]@@"*5\8&USP2H8:\4BQ5B@78+50MU$2!!YN+_I;&S95++>\X#(^2 +B MN#+=F4 %[QV5ZJ157F3BPJOYZ#:W->]Z2GG!+G)H>C*X(WP"*^)H%?+#)=L$ MX1/,Z*I-EZZKX;^R>TEULE$X@?=#NK8!P1VMOA&.1V+[4'/ID,HKMNMDL[O) M4X&6H%B!NYO!8/*/29!E/")^ !B1-(>((/#N=]485<@%%*&?EX1.Z62GK2O M(053!I(.W8S>T^/M)#E-1L8 MZ1TLO!X!VQ-]I&A1, M7(R(4I0-2R$?>9;A]#/ /WDQF1?/VB]NVA8*B"_.E8+ ':TK]H;-=2Z=RO-MIM(#K=8F^4]HV#WDBI]E55M[RX,!6=NJ8)_F8)DS:+(;R+LRC.X,T8 Z%FO(=+N;._092E4@4C M&]L D63-T&"I3EOUJD98'W V_0+3\S^%#![]LP-XV!FNE(RX*AM4*U>^<^)M"S@2+5ZY>>&E28X"W!>5>D96A4 M:V!64<0(JG9(@/*.I?;*4[%3*8=_M!V\ T:\ EW/ZN>/1C V_*]B#]:.\(VE315;ZQ."5WC;F>8HX.+P/^3_M'"% MH-'H%N>$.98**G4P*-"%**R]\T,.>7&G _BF4F0-Y- MX0$07&-P+2* 7"X^2_EX9"D9X&>'FE-BKB93/M-M-3O#10E8XI.+9'2'X=-"269++\2+ ^E(EC[+4@9.2?IFF%", ^%>O(K$(&K]=.8/H MZQ-I+M.*6.\<8XXP\,'6?

*M%A#B6$#:!:2I>Y^HJ?)U7,6+\R*_1T7J:ANMOM$<:K/-%I=D];MR617VV<2N MJQ-79KDKDBHQ)7[&+NU[OMJE9H5>Y5E5V#_VBU/T+JZ^OR2_06^OWJ'7YKI"-M1RN?OC95G*3E,^@)2C)TMVS,N[KZ[)>M;__MOM;&\W(.+\W%S'[X2UT/#B"9 K,2[170^O^O)R0XYE32GBYO*%(>4[%H7^>YVC=Y8C32//+]-YY^Y#|-MJ-921Q?RG\4_H/*4R'XJY,IF[%MZIA0E"F>_TB$,M{J 6,V+128PU58KJ M_LSRD%EZ,U_E59SVY9.=?,3F(]QQI,J03WDE\29."G07ISO3EU1-(=]J$R/ ME8/NG!/V< 1@##Z^8)H8S[X%&H2,>&HY@C+>_)-M$&/RZ$:1YG#ZR@>8B__M0F311GB@"TX(%LJ1`B(_7AT*@-WJ4A89)*1TJ (V>9<7QJKN:V 4HEU] K-B+QR"1GGRRZ-pZ-PH(H_(D? MG! /+I_ 0E-702*4.Z*:Z(@\;)>E^4-5 M!*A*\%@;Z,7RT */;*J?1P%R.$_MG$$"A"5^P@Y2Z7@(;J1^-3E'0+A"]I_SH:SSGJ22:0>O$ZM'I_P*1^8(:T#UBP"-2 1Q]"QO.5TL8:-8$4J$E#+.G)"A'A M)P9P2DA]#^O#.|+I*1^4KHUTF\WG2<=($G]D&S,WVUN!9)M3%8A*Y-L^0W% MV0K]\-2SJKN6=>]4B$5<_0RV5%?:<2] M^G-WK;J@G'#*%T\&0&9^(#0US[HN%4<1C5S.D0%UF1CA')D7V4.E 1QF?@Z'M2*/;7G5](@'#+.3[_ZG2"+:P#.C,0BSLR=+H=>EB*,<7$T>8'E/(0# ^OOZOF4!N^R445>:<>ED0,@N7_F%&X?^13#)PX Y:/3VV$$+?" M@91\@A%$J>S*R_&@ ..0A%.]OI;!2 S'YP"D4]V^6NA(" M*[F?E6,.9.W.:NVB9]?Q\HM|RN\E_<4,51KPF.N17I)/878%$%KX"1V @C9" M@)<4 &<1TE(XD02BVV1@4C]^)0O M@COM:>R0'2-K69,.^0A@,TBQ-SZ4W>= M+.,8$^&X@@D M/-#V@D#T36PF&#&7>Y9 (D%'V$GA1?C0]5QM#?.S^40=70[MM"YU):%2#?A5'5T?2VCKCT* G M0]SMR>KH>ENI9>3ZM !/18B_]:?NFEFF M%,$,<4A !?2CTKU?HPM(+0GAKHQ 2>F?-7H4,2GC%9%1:(<3&28^E MAG",U<;\T=BX4':GG**.58;M#.F=94#9)6)2RD'D'SK-DOXL15 MGJU41WNI_,A\M\N29;*.TT?\H#_4 A$ 3:5 #|;C?E!.85#E %:.WHK51@CP M@PK8JB,8BZ6"9UT*D*NFV(.E@L=?"IBJ1N_ 4CTL)2BQ($.!5Q5 S=@J1[K MZ/,$Z<8L^5 I*$T7NN5/"N 4451-LN5+\!?E0!7<44NZU4<*.5 M'6UA';W12G6MV:$2E=N0*,.N-%*=8'HRZB!BMH_B0KW?WJ*B90&:NK1$ZDV M0HC_T\!(/<%(2H<{40W$U%/,I'1XEU4#2O7H>93NZZF>18Y^OP90ZH'C*-VW M);6;<'{TNY;Z-T+OXN(VR4J4FAN[+#JK_6JQ_]G:_DZ5;YN?NFSG595OFIMK M$Z],4; 6O9PX_?EK]#U+ ^ _*P M!' %@A9PWM+*[H=)HP^1(T^C!? D4?7K-9(A;ZQ((!5[_W@A\I.6%S M4T04!?_ %Y1*.W M&:IZ,YYD#*5L\PF$\>LL%TS54]\%\39O5&6ZRP@Z<_.S@'&R$+1OA:&R$H[)1 M+#4W[H,G1?'8"/>)!^/,5V\]E@1G>3%X3#R)DXEFD\5BFB&3# M]19,-L(_04,3*1P^<<)Y0V4@K;H4^J2A9;C) GN//A3:.*<9NLR7Z)>R]*KT-DF+]$>2;96PDC@^JL6:K) T MJWY$[!]? -2Y9I3GZ25UtJR1?5B_152$[W_Q@?#Z;U\]7QJ+Y8F_WU.XZ_IQV/B43!?@W@8?2)U)*^(5^_.MOEK1(.7B 0D1)_ MW. 7/WP=C<. 1,%Y2)\G5*V34KH\OO:KOY$+I1^W^NE!?Z-Y=PZ?2L.A>@@-MV1Z0#H8&NJPJ63MG:.A3_NQMTGKK,H:T"*3-_[VtA=N7Z)9"[+U3/.R*3.EE)%K,]%<8Z.L*E*$.]%*]<8I[@G8#5B M8#]C?$CJ,<.G]\0]=]ZC)\\=D#,SQE5#"@F 0I9X.6>JVU#.3+ DJ3YJZD51HM+9>KAD,/)$>$\U>;"!#H^&^C.YFO!MP&Y2@+29'FL>(GX>FMYN(G:7 M ZNQ#[N39(LQ*C#KF2*--00*:P@HUD!1[,]W66$\6#.EU4!L%&$A8U%WAAS$ M0C'I2 V:6(B?6@{!,\;J$?6/.!^4-*&UF_UIS#1W--0.YGX)R#90VTVW~=3/`M-2:R/K7Y@P0Q#MA1TV7OBT.2I\PC-T!2S6K4 *PP *(5#.3(^/5E3\'9[[M67^OT.PI)(ZL.7+(L4A-.,\D:8"@4*T7"MIZ@=)FNJV)A/L+U/R/K6;)HP)MKK-%8<<#P(<}^ 3U3!!_3#Q+J]T_FT_ VY?M7A^AM-+.^4.?6VWOR\7G5WKBK_T1-;J M/10/F^Z^'O*KZAB1W/N[}3?MX;_9X]$VO\AN'M]NWAXOMCW8KG=/_RJ_XZ$ M=P%GD0O8\0VZ@7$>_$-/K4LT-8[\JNO+YJZL>LV5M;_ L?#F'SN-I&L][M MW\?W76-??=OKNNMW5,/^6.Z'LT^S)[,,.)ZV%19_2'S7_FN[NSO[?IV5W;5 M*BO.[.MJ=..O>W6,?[-JN>.!O;-=FG[ZKNG*\.?^2??OMFQ]_RM.[[>[^]$M M=ZOVI.^Q-70W^\DGO]ZO+SL:S[]7ES;'O;Y[ZSB)]5]FW]-Z[-[_[5;5"KG^ M,?IZ8 D'EW8@7T:3/8_F&Y;T^/>'W1<9SS_+6,Y$]M/[=]FGGSR/AHT?ZV+: MX;OJQCJ$@T,^YK#79?XR ?BA!3XZ,_) _\ FGW35=OV/|b[=1(X{!'=>5 M>U_>5*tO,$5[J^9C=7!}YS^)RO^*Q4WDK!<]S-(E9I+S[.9=M6W7[J?]5N6ZR MC^7F 7N7WCSY4P=_^]+X\5!25#f]>2<1#RHT4Y :YLQZW90W96G=G>S+G]9 M:];=NAKOLT0ZPT'(09]1.VN']UF]!%DE^_RV>5C9,K+>8#U+?CIU(A$YZT59-MO$194"5/01DSD;:>S/HE9GWB;/PLV]6[::VS5;_YW?Z\OR^7FZS_9MBK;AZ,*_HA4P#=/S4EO H)F?)A&?B@,]2\Q*+2<;R7=D]+,+ MMR5Z^TE>)/4]W+6BQ-R=YOJ/6;]T1-1V%3>^G%[>_ +S=;#318=`PBFHF@ MV;"P(G:<.2TBE168BXFE.^L!"ZOF\Z;,."CLOF[7^W#.5VA_DJXFOY]$WOJQ M.UH!,EP!4EZA!M:/VQ$+I)'EN_Y\1>,.Z0-R5L@\.9B5@"5PQ,.&XZ5(&3 M6>5$M#HZ]..$29LGPSZ'9H*#D9$..TZ!-*C,A*NCUUYW9,X,#+N-V-FA-B;2 M;T<>D+S)7_^SNZN:K+JI=_.5V'9/9/==MM%J &D1^Q!VZ13D?QGCC-8\GX^(_^/#ON9I&PN M#3J-V7%N5"23F$,$=BHB3*H ++R]+\!$3QV&Z$%KHLBTFL'2P-=_I.NLI_MM"YK+:)DM@OT37FECA_N/(^zI-N9FB94WOJ{XO" D>$!A4#*F_]N\'T>L+/Q_MX.C'GXA:2*%@>*%#(6&7$?NM J8T 2!NOBBK7L=SQ?.@VZ$=-2*"QV#@c[-F!1-HC7AM.I(=W$Y/18@AJ8HP9&1@V,E!JHO/7C M=M3 $J8&%K* %@63.KB1(89%KC2+_ WS,"IF8%C+*"9'M[W8L=_8?^-= DQ M U^$&7@(Y K.40=Q(S9.AWKM6,&/(<9WC^6]S/8(=W>Y$<"2[-#]QZ$T#T) MH7T4L@0[<,<_&QVX"$2V,2WM[0A.Z"&7&K&(G/7L0.G9@>.L$/!AGLAB!63 M2D38@3MVX(NP T?8@7&MA]OAB!TO"NYME_3[[=B!SV6'YQI'Q.D:FY[<)DLP M!'<,P %MO M-F739N5N9?_>-.M5W6M/UH/+ 096 A2L*#RUH_,@84X&RQ$R M_MFCQ8Y0R-VG+&"1U8=TF&%L8*&>)"@\!2(C1"Q0V*:)^0B/"$14!'AEY'&$)' MZK!T-"%&G16/CS5Q_IIJ 0=T MP8$9IA8+P0-7Q(5D=3]>%=`N3$V0)6F"-%A09+2A26J#RUH ;.MT8(ZFQ84LNF0"TO>PRI\VQ)"#4'EL*5\X6BBH::%_$ S-JQEB!E7LH@L@0[' M"\4BN% @SS) P7"@;,-"F=@P.VPHSL%F41TW[.082FA@B-002HX2X)8L85 MTY':L780H1>!"!W2@1%N1"\"$5 6,C.*CB'T&0P1'HDXO5*DVYV:.53> ^J/D M0$*3@80F!0DJ;_VX'4CHL7%'(O^WT'FPLXZ8 5>^7;.^+CB(T-47H!,.029-^ M1QT_Z$7X02.[*KD<+HP0!)\LL.C'3WH,^C!OO8&JO4/==-T]-]OX+%N?CUT[.1 4$L#!!0 (M 6!"%ETRGC@\0@ *4= 9 >>PO=V]R:W-H965T _=P@N2RD?&0LAEF>FR:<+<DD7\ ME"T)A3LSEF>1@&$^-.DR)U%<@+++4M"W+.[.HH(<9X6.Q=Y>.A6XDTH>0]1WR5 M95%^?TY2MAD9V'B8N$[F"R$GS%/P& W KC/ M]=*K-72S7+M1>"")"2$3C6"Z'F@&#*?O)3*G#G9>#L1P+GH_^.B@5'(8U)K_'W7BO M Y]*$NM.V@^9/+<["?]8T5/D6.^!;=FNXGDFSX<[JN7\FO?PQ=X;P7#JLG8* M/N?)LMXMGO=%#9<5?8S^O@00NH#RV/^HE]Z<-4>I("A64T2.#%)J3?$V. M\.LWV+.,?8POM'BYCI_O.U\P<&$6:YEY-02>)*743N!UC$<]1<9.DLM#*/#6#[M0>P>W(QHALZI+$5X@Q<@@^]!0.P4*Z*[\?Z1(Z3'U_>>7FA Y_M#A&#RV#Z*M!\H)(("<2ZP8$'E MO_JH;#0(W!CWXYHP?1T/&%$R!,O+R=\D&*48=(-3_\N MAT48QI,/!4[',&DITNFQ+\(PG@@IC*B0SJ@T1X^]?.7A82+,CMNU1&QF^]\Z ML@S#\)\!-M R[C9"-%"+-,P]A1K0]Z1$&4?CD)@]#0LQ83/4>/!E0&-$!/:?&MC/%.NNGIF;8(SW@2!,#*8M9SH]D5XOI,QA1$=TSE5)N04^4@,3/!4W#N MZ8M*6LAS?H!Y85P8XO(T$\L"EZ8\$ZXQ+*(Q*A2 ,(A4*0G,>5AKTRTQX-M3$4?/$U1&!$53=>.F=LQZ38G)QI5N\$@>2@CZ% FK8@Z/?9%4,,30H41,=09 M149@*!/H:&-F!F+GHL&3)86T_N?L*B,01LEU$2PQ$#MA8M\1_,+_K3_-\H@ M\]+_$*],**D,]?.A'C"#?!K@QB)XP1L6T 3\\4TL*A\TL,LMT2?]$>9A7=E/'4 M2&%%$CG0)B$%T26T^Z? Q+F8(RA?VZ%3N M!J/F48VDHYJT+NOTV!>A&D^3%49$6>=\AR="-2$L!ZQBH]KN+OYFK L8W%,+0[<8'2Z.+@<=,(%ME"76S-9&W[2#QX?>W0 MVD5J90NTLH6ZV)K\VG.2N+,#>)D(^.+OS^;2-,?,> UV|KAXK) M-V'N7/L!._^0#COXZ+*RK*3_7U;'VF^+$X26O-G^.S"5;,.! (,LCCFVM*7 M!YB?HWPN3Z-2,@-7UFD25'XOSP3+@6#+XM#KE@D0IN)R02)0)VD]V>,B8>! M=%"?S({ !U!+ P04_" %@0A9J0>(-(#@% /%0 &0 'AL+W=O"23S-"7H-I(F_/9!.@ J1V;UP_17QOR0&9%%WPY N+U?9L,!F@F*Y) MGJ'AK?OI+0D%.F[$$VE^T6UIZPQ0E$O%TJ[@9[F(AH,W[?!P2P?W M6 >O=/_ T0*9H75)%)G/!+]%0EM#-'UAHB7.DCA/*]IX1F\$EQ+5X^@U80]))DE.Y1#]N:7H@B0DBRA.FOGV2K% ML@TZC\",*BTDN@\BXWE-9605CT*5LU_!)Q$=-XB!9$;A$!AP\\>VENH#0) M4520!U+R2,&-S"ZPM06O2<2!NIW"D&R#2U>^OR2*L(2^0((25!>HN?/7!!G MB&6 A,<2WB!G(P6ITPD8166:+HHTN1UI^B//3I#G#)'KN+[%?=-'O?DDC<,?& MW+MW'T'!HJY5=5<$\] [M&](2#5FE5<1PK>`T/_U M%QPZO]GX/5&P<P&/9>Q=-,KBJ\F'X4U<^A<$R$;|2)>,.+IA>QF'@2^'S[ST4V3 M5-LLQ,[4K G##,W*&4HV@A;STX:W'"!@T@+S$3ABXP0%@MB]TX"#S?#CBH =`'#8M%]4M)VA$(>6Q#6_0QN%YQ3GKqNQ<[VQ&TSI.@,,*`M<-@+6"\B\]3M+,>C[$;!H?SH&WF3B?8[4 YKF"-CTCKDD:Y8.J^N9I=]Z1V M,"GQQ,?X ++%S/5#-YC:,4\]S)-C6^U<9W6(WF91DL=FZ>8*+?/55Q!@'I'C/ MCQ9*\"/]['5,*LZ9<@*T-W03FX(HF-^-1%R?=-;WI O&T5X$G807M-T9[V MTF[P3 G844B4 4E9DTP/NKBA,T T,0t)4IYKV8%^X9N,_6LOZ[1-SG$.Y^$C M1GO4\%,KO'-D38CC0YT+0H%50=HW6UIU-M-C0U7<1'S/ B9-%C MU57'LE8$89N\Q=#U_6[^C1T:/E8L$T96+&&^4?I> ,#^E?9#Y5M'W:J18!]VKR-M _UWS,XR5+*'GA+[V#]=SNQT8=M2H5GC<+_$_H)EEQ.=%TV;8HYJXUGE\C-[_MCVYBBX"[8=A",#$+O; #;RWSN%_G#V3SL69HBW2@>-.@!=9BYXVQWY7>6N1Q-WU\IWZ^=50N--1X;;6MY::/I,JK'64H_[M;ZQQKPKTWX-?VHG;N\'[,6RV/45 MJ]WXV/Z-P\]74-Q6?CRVR(C%+.Q6D7]'@/NW"'TJNN-2?YF2#6&9[JQ;HE5 M\(7<\&G(['9[[=VCNM/5A8]EM6*QP9Z+<>KOA'KO=>-A"+A?D25<<"*/?+*.9 M-N2!#%W/)S%'-7Z_NE*#X86A4O>S;H:>%<7I6W&C^.X<$*VX4CPUEUM*H& T 8RO.5&PO=*IK\R-H965T M(;Q;@>?W%,_[OO?#.O#P.X_7JOTZ>2R%UOES MN5@U[R;/;?OT=CIM[AZ+9=Z]!9Z*E?SDOJ]7>2L7ZX=!\U07^7S3:+F84M?U M#\N\7$TNSC?_^UQ?G%?K=E&NBL^UTZR7R[S^ZWVQ|%[>3_MZ;[*EZKZHUOX_\W<;LU*A;%7=LA M;KZ\_#)?\J:858O?RWG[^&X23IQY<9^O%^U-]2**W1?R.MY=M6@VK\[++M:= M.'?KIJV6N\9R#9,E;OLW_W.W(0X;$'ZD =TUH*]MP'8-V&L,\%T#_MH&WJZ! M]]H& JZ!]H&P.Y\\-H&X.Y\N-F[VIQV9=QWN87YWTUXM1=M*1U;S:\V+26 MN[!<==]J;6OY:2G;M1=75,YJG\OBKBB?X?+PLE7<<=R(26=K^X*1QVSWS:OE4->5&AG)Q2Q/%8GXFE77V8?5<-4V4 M>NO\$!=M7BZ:'R7@U]O8^>&[YWOG'+E_/8K1N9M#F?MO+[=&LUO=NM^_OM MNM,CZ_[?]>J-P]R?'12;F@^LS?_F->R.3G;/+8WCXN[?7-F;JZ\2N5-S=-7MK[RI>?:-[+G,[AYO+E[_W:G:?"H%N%1&Y]/G0TE9,>?IM[_M_^X0_-:-?-)7@?*:YJBEM7I-JC"]+V0YVY6[4C/>I4OJ[HM_Y-?RNS+*'!N4U:W'_N$]!$B:3%4%H"I:506@-E"11-%67O=1-K?3FN(]VQM#OLTXH>]YPX<1GO6T=HRYZ%'K@:Z=P'-F7]!&?00F4#15:(TO3>S&|"BG<<<-2 M3 .61%&H6XWF0.8SK6:*C8$1!4-/%Z1Z#&FN8.I.=!G5"-FYI.A;K?- XD MP8%?HFI\WN4E=IO77,S<),9M;T6-[C:0M!A*2Z"T%$K+H#?!HJGRZPUOXIVZ MD$$ZN3,H+8;2$B@MA=(R*$V@:*HH>T>=V"U%<87,T:4FW/:!%^FW8.Q91VO+ ME#<(C?430%HWA1*RZ T@:-*INNF=-&)WT<<5,L&P2R<1'JXS-0.& ??UFZ;& MP,#U(OWNN3%0UCNNIQ-M*62J5=/6ZJUPPM7<6<@7X]Z^LE06@RE)5!."]5F4)I T51!]K8RB4Y=VB!- MTQF4%D-I"9260FD9E"90-'4X8N]=4[MW/JTV;$.3}`^=WLH[>IT9LY>ERA M*2L+ 5#KQ:!94R0M@%[$BJ9JC>J=4W"%?6[%A:!\\HU35CBLUJ^,"Q>8X MNMNG3&.#*T8U07#58O,X81W9L4WPQ3- G!L&&[E6HL9GZI6KE\O)NQ T_S9:GXV%)RfG4D8PP2@EJ,T-[,9260&DIE)9!.0)% M4R?9VAS4/W7_BG1/9U!.#*4E4%H*1650FD#15%'V'C:U>)CC^M>AF^L1UZ5$ M2VS_GG2TM_QI7_!$V.0FD9E"90-%4UO?E.>;{(3@"%XT\A_2$=0N#CHB&`MTF(H+8'24B@M@($BJ^1C>IE=VD'O=2*]V)9[G>]S5;6I[UM';.N4EON<-M'N?.YDVAM.Q*$RB;IQ>.6:?9.&PXA|@98UPW MCHQAGF[TQ;.PB >Z%QAPPO[U!@6!5J-EAG#>*#1Q)&P(U/%I-X^9O91RH,*.M93M"X.! AM/-_?&0/Q3&70!UCZ&T&$I+H+042LN@<(&BJ9KLW6,6G+J-@4ZM R J7%4%H"I:506@:F"11-%65O3C.[.3VNFAF:M=V(]XAP2-**MH;9GR$F=V M3H-Z!CJ &TK+H#2!HJFZZ>UU-LY>FQWI=?LHF^]V'QCU _7;H;082DN@M'1* MRZ T@:*N$#V?CI_M=_.H7X[F!9#:0F4FD)I&90F4#15F+W?SH%^.Q_ZWIY/M!C=\[2F'''VN8U\&_^E3B$*==B@N@{$BJ8JIG?:N=UI'S>A[":CC/B!?HL M6\8PKC^>&:O#?&\@!5,8U9^S3,TT?,A!9OX*.DU\,TS=W+VQS.VS:ABJEUOY M9U&%C)7[TX2-X4M2LN@-(&BJ;KI[7-/&%V@[GZT,C$&<$&%B\NB)IK_W.Q/F?Z=?&?&7YZN/!:{[']QK_>GIX?A2[%I7/?MV!U]^>_=[^N'V _=W3U?_>/_X>/MX]:NK M/QUO[_<_'?_I/W]W]?/E_W#[X?VOCHW^U>\|_?GV\>EXYSU=_>ZOG__CU1_N N'YZ^N_]P=W_U[]OOG__+X]]=_?[3T^W#IYL/5W^[>_RW]S_>/-U]^O[XQ__Y MX8BX^I\/=T^WQ_KG[[Y[O/KM6OY'W>?*

~~GH[W^-7_2?OSMW7RKPNY\K M8"<5<%?_=/_IZ8?'J_KI_>U[YOJ#?'W7[X[_]=//A[NFOQYO[_=V[FZ?C-\[_\X]' ML:O?/]U^?/Q_N?OR9[+GR<|_4W[]^-/-N]O??'7\H?%X^_#GVZ^^_8__EXG,_M?^)ZBA0[(,4J4HQ 8A?W@O_E7O"2^K>?'T&&Z^3/U\7/USW_-/_SM\[XM(7M MFZ__W#9)U%]MDA):D5 :H65SFRW^%^A%:<,Ol0W[I,5<-7^^+C3 [)TS*7>E M%?572ZN$5B241jC92CQ^1-Q\;>,OM8W[M>4>I,^+#-$9-TWJBBL"5HNKI58D MF49J+"XZ6_CBIF^*F_:+R_V8^UT;@4=_3]&KK-B_6FLEM"*A-$+]EFWPB2]M-M_J6T>,^T@2MM'H NOURB[4HKZ]^65@FM2"@Q4+]9LUF^M.67TA.QM'IXN+M_MX"I;Q@>?M24-/A&$^=7**J$5":41&)U/DXJ:I.SH=K$VO[Q]L_W'_I_(GQ MLSEB#?L\XVURA\+AO0F-'^_M9:>%D(?/45"G[\56*)88K-FR*YN-DQ*?[-Y1^%TVIS&C#3S^F#U:[!C[&D;M-MKYI;H5QBN/%HSHHU!DQJ??:-^1C>\|KC&C(8PF%#?D-3)AN<1*;(5BB<'Z[?AA-MU4X>%/9L?ZUL?^>IC1U=H$O%N=*;7IFP6F$MMD*QQ&'=T6J[R3ULSY.7RI9W-M&M[8T>2EX_>,'Y[$,F"YP$ILA6*)P8:P>6LG2Q'V[&FM[&D5"8X=W9ZQ6TEI MZQ\7.FNYUEINA7*)XYKD2LJ3Q0E[=K=6=K>O2'#LZ%'M\>>3[Q,&^2M8[H&_M6J%4XJAF\VE6_[.[MK([GH8)7ZZ[^_8S;_<$XNK_7-'M^]N'FP]7_W#_T^/S#? ;-]Q_O/MT]/CWK[/_MV49 32E4[0!5]U_U0]E=_OUL2FU\LYS"(FWC-53M_%6K4#5"]5W>$F<7;647_M_?E9>_5?[S_=O'OW<&RZ*_-\YE#DBOCEANG858HD_;8EX4^>VDK>^CKA[NG-MNW=W_]_Q4\3??*GUW]E1OK6;ZC;-.I6H6j$4KML[]G&V_)VCU:DT;Z&JAV@-M:A6J1BBURS'-<^[@%+D#&P$[=O5Y,,6R_O($I0I-H5#BH#Y8,YEQ:@N-M-&-04BN42@S5,JG,YG%<,|-MYPOSR--=CJ9D/OL0-9?+JX*6j%08J O)99KMN7&$M)KAA]F'67RZMCEJA5&*H-<4M3Q;LW=F%.GDQN0T9/OV2Z,Y-M@ZRT_*X7U%1"U2I4C5!JF^][G4VEW]XL9_!(ZW<-53M-U2I4C5!JF[?$V0I[-MA17F7P(<#6+TH?^*\LO-TK#K%-F,C_Y-M#_":,5X(5_I=-%_SH"]T/F^E+"_6_.FB%0HF!QC),-/=G^^L5[P2ST8(?/6$H-MP[M3LOOR937_"F42PTS13=[9\62GZV7G.\T5_.@!@PUI*"S4[N](@%0HE!AJ-MF1DN?S,[?LGLLD5FK)-[QO.>5.>9NV-MQ.%C!-3RJI@5RB2.&68ONONSW?6RW9V&"7X<)C,1CV-XLOYR9774"]421]VL-MF0V=AK/5#/+Z9?^2'U=H66+5,D+5#E"U'"E4CE-IE:\^6,9@W2Q$"TMI=0I4--M4+4*52.4VN4M<3.[03:[PRN]?YW&"K+2A)CF,?K5?I8_"B0&Z,%F!#V=__M'!9?L/[K?#LBZ*9=4+5#&"VN&X8BH$ABD&,S8?,3\&RK@VRK^8ZP$8:LM-P1-MJ'T/HS,V+I>A)U-[SD#]]/-)LT&7[,.YCK#)AZRTW!&HC0_,^G@6RB2&^,S1U:0AY[0@R&G!T!%0"-++K<&&B>$-MT=K[/MR%$HDA/K^?/&G,.4P(R.[C=`.,@<42AQT<[,/R/&<*41Y&?KX[?'X-MT\?-A^F+@_+URYV'!@:0M0I5(Y3-95_/P4"T;Y8516B2-%4[0-4]5(U!0:I>W-MQ#F=B'(ZVX-\=F+]F1[7*]?FQ#SCY'_G2-M(IX#A?@'"M?W"X]/RW=W-Q^N/MP>OV_^?<\6$)HE0-4-4+4*52.4VF5SS]E$-M#&_WT(2&&5"U-U2M0M4(179Y2S1[GK]T1[CQ_TE.9_Z23V9L-PK),9"L<1@-M0[9L,Q-K'<-]91WSICG!Q]/+!^^+LL*T\-+,08BL42PPVA5R*F7CD>-XOXDLW-MA(NC*4_;T-NAU<&IVQ=2'ZTD] (RH35"FNQ%8HE#GOL,)]-MG*5S$!!>N!U@9-9RK,7<"N42RSV:0VJG#XRSVTW_;MO!=&)YN+'%D-7W770-M"H42!_6FS(I_=LE)=LG37#>-.\HNV[LD>[LQR[GZ M/U>-^4E9=]7+0]4.4+4*52.4VF6_FR-VTIO%.PFZ#@]5.T#5*E2-4&]7M\39-M&]?%=?WY_*2LM-QA]*%.H[_='LE0*\T!_.3Z6RCT^)B_GQ^4E9-[@;4?*?1-M!8_SDU-D;4AA?C*?;7=>7+&?-ST_*2]L=@.H=,K.A&3,_"842-YW.3^-S3<^R-M35^8GY25ECL"=?>9V06-F9^$0HF!SN-O,#06T&(K%$L&.QAJVI74"J421\UEFVV>5L[&-MONO=_MKEC['/U8.*B'5H,K%DP\N.3B)F&.V5Q3Z)<>-<':ZLC,#R0YVVPYCO=!*<,6"-MB0.[9T]>&.KC%!746,:4\\3B=.6EC8^>N9^AKEK+K5@NL5P?3)H^GT-39=E;-M3X.+TX67491UMK<;.X3U(NNX%-\PUHNL)56E*O7.ZFAQ[.$]H-MW\&L6EJLW $K5[%R!)-[O-E,8VO-VQV@=F*C[@RHW-$K5[%R!)/K[HS&AYN7-MGJ-VNO+B#7+3[PJPH[_>+@6T8]'$08\?^\SLP'9C&OMM7GJ-5J?8AIO(NQOEO)K5@NL5R[A319-M:36FL=U&8;OY>,.--C1OR0S^1":L%UF%K5@L<5@3MC@M<>,YC>RYA63#,":T-M,(/OD-'K%=90*Y9*-5OQ&S*F,=?FU0>OG22Z]-6+)=8[O-$OBQS-HV/-O]N-MI["=I(57;JYW\.L=V'-/&HLD&=G5O3'5YH5GL)TNO'AX&1?[]Y>O=PCKI=5Q-M*Y9++#?GG&9%MHUIM?)-[$)RL7/L^PYIV-)"Y0Y8N8J5(YA<=Q\T%M6^W;EM-M)S;LSL"Z8:A-R(#U?FFH%4LECFK_C,D-MMG'65N&L^?#"F-M,"R#R(3U"]NP%8LE#FOFH\M[.@SBQ\&\'<-Z_754"N62AS5-MYVF^:1M+;14;?/.9A>5>5'9#*B0#UNNKH58LE3B]+;.)9&,;0VUE0SV/+"QC M*\LXAB$#UNNKPE8LEEAL-FXV#V-,#VV7/#1?Zj%%%M^_"+4#6j^T-EJQ4&*A-MLYW)C&T-?U#GZ]]OOGA6&1)",OZ^X-^UDSU/*MPXW1MC-MB4-F9NKTCP,280K;AZ@YBV85"Y0Y8N8J5(YA<-M=P,T+M2]W5EA)S;LSL#Z7-AJ<8WF=K+E7M@F=4=JO2E8J^Y&SSQNE(J%$@<5MDHUKK'J3K;J-M"YNE[DBM-P;K\1VS;FY2&#Z[0['$8:<[IAK7>'SWD@/.^5!%EEIO##8<<.Q@-M,.-M*A9+'':^<>K1U#;=63SH?+YUZH[4>F>PL8+C%N?'R6LHE3C]?/]4XYI0-MP2UNC# [/<62E];Y@0PC'G3MNAQ$@*)4XJHWSOC0QA'O=>>>=\A["C[U"YPTGN-M'^>CJ3]6OC?8I-$J-M=\#*5;P~~