

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

OMB Number: 7100-0036
OMB Number: 3064-0052
OMB Number: 1557-0081
Approval expires March 31, 2017
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Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for a Bank With Domestic Offices Only—FFIEC 041

Report at the close of business December 31, 2014

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

(20141231)

(RCON 9999)

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

This report form is to be filed by banks with domestic offices only.
Banks with foreign offices (as defined in the instructions) must file
FFIEC 031.

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

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

Thomas J. Treese
Signature of Chief Financial Officer (or Equivalent)

1/30/15
Date of Signature

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

[Signature]
Director (Trustee)

[Signature]
Director (Trustee)

Steven E. Dubois
Director (Trustee)

Submission of Reports

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

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

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

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

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

First Bankers Trust Company, National Association

Legal Title of Bank (RSSD 9017)

Quincy

City (RSSD 9130)

IL

State Abbrev. (RSSD 9200)

62301

ZIP Code (RSSD 9220)

FDIC Certificate Number

1 6 5 0 1

(RSSD 9050)

The estimated average burden associated with this information collection is 48.3 hours per respondent and is estimated to vary from 18 to 750 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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a Bank With Domestic Offices Only****Table of Contents**

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the ReportsThomas J. Frese

Name (TEXT C490)

Senior Vice President & CFO/COO

Title (TEXT C491)

tom.frese@firstbankers.com

E-mail Address (TEXT C492)

(217) 228-2971

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

(217) 228-8091

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be DirectedDavid R. Sanders

Name (TEXT C495)

Staff Accountant

Title (TEXT C496)

david.sanders@firstbankers.com

E-mail Address (TEXT 4086)

(217) 221-8687

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

(217) 228-8091

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary ContactArthur E. Greenbank

Name (TEXT C366)

President / CEO

Title (TEXT C367)

art.greenbank@firstbankers.com

E-mail Address (TEXT C368)

(217) 228-8080

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

(217) 277-0080

FAX: Area code/phone number (TEXT C370)

Secondary ContactThomas J. Frese

Name (TEXT C371)

Senior Vice President & CFO/COO

Title (TEXT C372)

tom.frese@firstbankers.com

E-mail Address (TEXT C373)

(217) 228-2971

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

(217) 228-8091

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary ContactKristen Krietemeyer

Name (TEXT C437)

BSA Officer

Title (TEXT C438)

kristen.krietemeyer@firstbankers.com

E-mail Address (TEXT C439)

(217) 228-8035

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

Secondary ContactTenisha Gadson

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Internal Auditor

Title (TEXT C443)

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

Third Contact
Name (TEXT C870)
Title (TEXT C871)
E-mail Address (TEXT C872)
Telephone: Area code/phone number/extension (TEXT C873)**Fourth Contact**
Name (TEXT C875)
Title (TEXT C876)
E-mail Address (TEXT C877)
Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income

For the period January 1, 2014 — December 31, 2014

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RI-1

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

Schedule RI—Income Statement

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties.....	4435		3,455		1.a.1.a.
(b) All other loans secured by real estate.....	4436		11,225		1.a.1.b.
(2) Commercial and industrial loans.....	4012		2,479		1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	B485		0		1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		2,213		1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056		0		1.a.4.
(5) All other loans (1).....	4058		1,347		1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		20,719		1.a.6.
b. Income from lease financing receivables.....	4065		0		1.b.
c. Interest income on balances due from depository institutions (2).....	4115		69		1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		1,620		1.d.1.
(2) Mortgage-backed securities.....	B489		2,394		1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		1,981		1.d.3.
e. Interest income from trading assets.....	4069		0		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		5		1.f.
g. Other interest income.....	4518		62		1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		26,850		1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		87		2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs).....	0093		914		2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517		1,023		2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518		1,689		2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		111		2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		4		2.c.

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

(2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

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RI-2

Dollar Amounts in Thousands		Year-to-date				
		RIAD	Bil	Mil	Thou	
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures	4200		0			2.d.
e. Total interest expense (sum of items 2.a through 2.d)	4073		3,828			2.e.
3. Net interest income (item 1.h minus 2.e)					23,022	3.
4. Provision for loan and lease losses					1,170	4.
5. Noninterest income:						
a. Income from fiduciary activities (1)	4070		0			5.a.
b. Service charges on deposit accounts	4080		1,205			5.b.
c. Trading revenue (2)	A220		0			5.c.
d. (1) Fees and commissions from securities brokerage	C886		537			5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions	C888		434			5.d.2.
(3) Fees and commissions from annuity sales	C887		296			5.d.3.
(4) Underwriting income from insurance and reinsurance activities	C386		0			5.d.4.
(5) Income from other insurance activities	C387		24			5.d.5.
e. Venture capital revenue	B491		0			5.e.
f. Net servicing fees	B492		585			5.f.
g. Net securitization income	B493		0			5.g.
h. Not applicable						
i. Net gains (losses) on sales of loans and leases	5416		451			5.i.
j. Net gains (losses) on sales of other real estate owned	5415		3			5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	B496		0			5.k.
l. Other noninterest income*	B497		2,368			5.l.
m. Total noninterest income (sum of items 5.a through 5.l)					5,903	5.m.
6. a. Realized gains (losses) on held-to-maturity securities					0	6.a.
b. Realized gains (losses) on available-for-sale securities					4	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits	4135		10,506			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		2,140			7.b.
c. (1) Goodwill impairment losses	C216		0			7.c.1.
(2) Amortization expense and impairment losses for other intangible assets	C232		195			7.c.2.
d. Other noninterest expense*	4092		5,332			7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)					18,173	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)					9,586	8.
9. Applicable income taxes (on item 8)					2,694	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)					6,892	10.
11. Extraordinary items and other adjustments, net of income taxes*					0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)					6,892	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)					0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)					6,892	14.

* Describe on Schedule RI-E - Explanations

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

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

Schedule RI—ContinuedFFIEC 041
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RI-3

Memoranda	Dollar Amounts in Thousands		Year-to-date				
	RIAD	Bil	Mil	Thou			
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513			67		M.1.	
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets: (1)</i>							
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	8431			NR		M.2.	
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313			35		M.3.	
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507			1,935		M.4.	
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150			183		M.5.	
<i>Memorandum item 6 is to be completed by: (1)</i>							
• banks with \$300 million or more in total assets, and							
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.							
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	4024			1,123		M.6.	
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2).....	RIAD	CC	YY	MM	DD		
	9106			0		M.7.	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):							
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>							
a. Interest rate exposures.....	8757			NR		M.8.a.	
b. Foreign exchange exposures.....	8758			NR		M.8.b.	
c. Equity security and index exposures.....	8759			NR		M.8.c.	
d. Commodity and other exposures.....	8760			NR		M.8.d.	
e. Credit exposures.....	F186			NR		M.8.e.	
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).</i>							
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090			NR		M.8.f.	
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094			NR		M.8.g.	
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:							
a. Net gains (losses) on credit derivatives held for trading.....	C889			0		M.9.a.	
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			0		M.9.b.	
10. To be completed by banks with \$300 million or more in total assets: (1)							
Credit losses on derivatives (see instructions).....	A251			0		M.10.	
Year-to-date							
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO					
	A530	NO				M.11.	

(1) The asset size tests and the 5 percent of total loans test are generally based on total assets and total loans reported in the June 30, 2013, Report of Condition.

(2) For example, a bank acquired on March 1, 2014, would report 20140301.

Schedule RI—ContinuedFFIEC 041
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RI-4

Memoranda—Continued

Dollar Amounts in Thousands

Memoranda—Continued	Dollar Amounts in Thousands	Year-to-date				
		RIAD	Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>						
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1 a.(1)(a)).....	F228			NR	M.12	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>						
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:						
a. Net gains (losses) on assets.....	F551			NR	M.13.a.	
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552			NR	M.13.a.1.	
b. Net gains (losses) on liabilities.....	F553			NR	M.13.b.	
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554			NR	M.13.b.1.	
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:						
a. Total other-than-temporary impairment losses.....	J319			18	M.14.a.	
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320			11	M.14.b.	
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6 a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	J321			7	M.14.c.	

Schedule RI-A—Changes in Bank Equity CapitalFFIEC 041
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RI-5

Dollar Amounts in Thousands					RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....					3217		68,609		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....					B507		0		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....					B508		68,609		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....					4340		6,892		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....					B509		0		5.
6. Treasury stock transactions, net.....					B510		0		6.
7. Changes incident to business combinations, net.....					4356		0		7.
8. LESS: Cash dividends declared on preferred stock.....					4470		0		8.
9. LESS: Cash dividends declared on common stock.....					4460		3,000		9.
10. Other comprehensive income (1).....					B511		3,290		10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....					4415		0		11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....					3210		75,791		12.

* Describe on Schedule RI-E—Explanations.

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

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses**Part I. Charge-offs and Recoveries on Loans and Leases**

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans.....	C891			0	C892			0	1.a.1
(2) Other construction loans and all land development and other land loans.....	C893			0	C894			0	1.a.2
b. Secured by farmland.....	3584			0	3585			0	1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411			0	5412			0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	C234			106	C217			11	1.c.2.a.
(b) Secured by junior liens.....	C235			5	C218			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588			0	3589			0	1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895			0	C896			0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties.....	C897			0	C898			0	1.e.2
2. Loans to depository institutions and acceptances of other banks.....	4481			0	4482			0	2.
3. Not applicable									
4. Commercial and industrial loans.....	4638			28	4608			20	4.

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

Schedule RI-B—ContinuedFFIEC 041
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RI-6**Part I—Continued**

art 7—Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards.....	B514		0		B515		0	
b. Automobile loans.....	K129		140		K133		26	
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205		25		K206		3	
6. Loans to foreign governments and official institutions.....	4643		0		4627		0	
7. All other loans (2).....	4644		0		4623		0	
8. Lease financing receivables.....	4266		0		4267		0	
9. Total (sum of items 1 through 8).....	4635		304		4605		60	

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

(2) Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of state and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda

Memoranda	(Column A) Charge-offs (1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands								
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	5409		0		5410		0	
2. Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets: (2)								
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	4652		0		4662		0	
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	4654		0		4664		0	
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646		0		4618		0	
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185		0		F187		0	
3. Memorandum item 3 is to be completed by: (2)								
• banks with \$300 million or more in total assets, and								
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.								
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655		0		4665		0	

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

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

Calendar year-to-date			
RIAD	Bil	Mil	Thou
C388			NR

M.4.

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

Schedule RI-B—ContinuedFFIEC 041
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RI-7**Part II - Changes in Allowance for Loan and Lease Losses**

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522		7,251		1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605		60		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079		304		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523		0		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230		1,170		5.
6. Adjustments* (see instructions for this schedule).....	C233		0		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123		8,177		7.

* Describe on Schedule RI-E - Explanations.

Memoranda

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	C435		0		M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389		NR		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390		NR		M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>					
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	C781		0		M.4.

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

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

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

⁽¹⁾ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

⁽²⁾ Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

⁽³⁾ The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, part II, Memorandum item 4.

Schedule RI-E—ExplanationsFFIEC 041
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RI-9*Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.*

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

		Year-to-date				
		RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands						
1. Other noninterest income (from Schedule RI, item 5.i)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.i:						
a.	Income and fees from the printing and sale of checks.....	C013		75		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014		389		1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016		96		1.c.
d.	Rent and other income from other real estate owned.....	4042		0		1.d.
e.	Safe deposit box rent.....	C015		51		1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229		0		1.f.
g.	Bank card and credit card interchange fees.....	F555		1,176		1.g.
h.	Gains on bargain purchases.....	J447		0		1.h.
i.	TEXT 4461 Data Processing Services	4461		298		1.i.
j.	TEXT 4462	4462		0		1.j.
k.	TEXT 4463	4463		0		1.k.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses.....	C017		1,825		2.a.
b.	Advertising and marketing expenses.....	0497		344		2.b.
c.	Directors' fees.....	4136		0		2.c.
d.	Printing, stationery, and supplies.....	C018		255		2.d.
e.	Postage.....	8403		189		2.e.
f.	Legal fees and expenses.....	4141		0		2.f.
g.	FDIC deposit insurance assessments.....	4146		508		2.g.
h.	Accounting and auditing expenses.....	F556		0		2.h.
i.	Consulting and advisory expenses.....	F557		27		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558		562		2.j.
k.	Telecommunications expenses.....	F559		0		2.k.
l.	TEXT 4464 Donations	4464		168		2.l.
m.	TEXT 4467 Regulatory - OCC	4467		202		2.m.
n.	TEXT 4468 Insurance and bonds	4468		181		2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
a.	(1) TEXT 4469	4469		0		3.a.1.
	(2) Applicable income tax effect.....	4486		0		3.a.2.
b.	(1) TEXT 4487	4487		0		3.b.1.
	(2) Applicable income tax effect.....	4488		0		3.b.2.
c.	(1) TEXT 4489	4489		0		3.c.1.
	(2) Applicable income tax effect.....	4491		0		3.c.2.

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		Year-to-date			
		RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands					
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a.	TEXT B526	B526			0
b.	TEXT B527	B527			0
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498	4498			0
b.	TEXT 4499	4499			0
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT 4521	4521			0
b.	TEXT 4522	4522			0

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

Comments?

RIAD	YES / NO
4769	NO

7.

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

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2014

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RCON	Tril	Bil	Mil	Thou	
Assets									
1. Cash and balances due from depository institutions (from Schedule RC-A):									
a. Noninterest-bearing balances and currency and coin (1).....	0081		11,307						1.a.
b. Interest-bearing balances (2).....	0071		13,348						1.b.
2. Securities:									
a. Held-to-maturity securities (from Schedule RC-B, column A).....	1754		1,517						2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	1773		293,116						2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....	B987		5,006						3.a.
b. Securities purchased under agreements to resell (3).....	B989		0						3.b.
4. Loans and lease financing receivables (from Schedule RC-C):									
a. Loans and leases held for sale.....	5369		87						4.a.
b. Loans and leases, net of unearned income.....	B528	475,534							4.b.
c. LESS: Allowance for loan and lease losses.....	3123	8,177							4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529	467,357							4.d.
5. Trading assets (from Schedule RC-D).....	3545	0							5.
6. Premises and fixed assets (including capitalized leases).....	2145	17,738							6.
7. Other real estate owned (from Schedule RC-M).....	2150	0							7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130	0							8.
9. Direct and indirect investments in real estate ventures.....	3656	0							9.
10. Intangible assets:									
a. Goodwill.....	3163	2,716							10.a.
b. Other intangible assets (from Schedule RC-M).....	0426	1,071							10.b.
11. Other assets (from Schedule RC-F).....	2160	21,478							11.
12. Total assets (sum of items 1 through 11).....	2170	834,741							12.
Liabilities									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200	676,488							13.a.
(1) Noninterest-bearing (4).....	6631	111,321							13.a.1.
(2) Interest-bearing.....	6636	565,167							13.a.2.
14. Federal funds purchased and securities sold under agreements to repurchase:									
a. Federal funds purchased (5).....	B993	0							14.a.
b. Securities sold under agreements to repurchase (6).....	B995	77,048							14.b.
15. Trading liabilities (from Schedule RC-D).....	3548	0							15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	3190	0							16.
17. and 18. Not applicable									
19. Subordinated notes and debentures (7).....	3200	0							19.
20. Other liabilities (from Schedule RC-G).....	2930	5,414							20.
21. Total liabilities (sum of items 13 through 20).....	2948	758,950							21.
22. Not applicable									

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

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements, regardless of maturity.

(4) Includes noninterest-bearing, demand, time, and savings deposits.

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

(6) Includes all securities repurchase agreements, regardless of maturity.

(7) Includes limited-life preferred stock and related surplus.

Schedule RC—ContinuedFFIEC 041
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RC-2

Dollar Amounts in Thousands		RCON	Tril	Bil	Mil	Thou	
Equity Capital							
Bank Equity Capital							
23. Perpetual preferred stock and related surplus.....		3838			0		23.
24. Common stock.....		3230		1,700			24.
25. Surplus (excludes all surplus related to preferred stock).....		3839		26,101			25.
26. a. Retained earnings.....		3632		43,931			26.a.
b. Accumulated other comprehensive income (1).....		B530		4,059			26.b.
c. Other equity capital components (2).....		A130		0			26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210		75,791			27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000		0			27.b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105		75,791			28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300		834,741			29.

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2013.....

RCON	Number
6724	NR

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date.....

RCON	MM/DD
8678	NR

M.2.

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

Schedule RC-A—Cash and Balances Due From Depository InstitutionsFFIEC 041
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RC-3

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets. (1)

Exclude assets held for trading.

Dollar Amounts in Thousands					RC	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:									
a. Cash items in process of collection and unposted debits.....					0020		19		1.a.
b. Currency and coin.....					0080		3,598		1.b.
2. Balances due from depository institutions in the U.S.:									
a. U.S. branches and agencies of foreign banks.....					0083		0		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....					0085		10,130		2.b.
3. Balances due from banks in foreign countries and foreign central banks:									
a. Foreign branches of other U.S. banks.....					0073		0		3.a.
b. Other banks in foreign countries and foreign central banks.....					0074		0		3.b.
4. Balances due from Federal Reserve Banks.....					0090		10,908		4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....					0010		24,655		5.

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. U.S. Treasury securities.....	0211			0	0213			0	1286			0	1287			0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies (1).....	1289			0	1290			0	1291			0	1293			0	2.a.
b. Issued by U.S. Government-sponsored agencies (2).....	1294			0	1295			0	1297			104,911	1298			104,531	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496			1,517	8497			1,726	8498			57,519	8499			59,993	3.

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

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	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Residential mortgage pass-through securities:																	
(1) Guaranteed by GNMA.....	G300			0	G301			0	G302			9,294	G303			9,569	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304			0	G305			0	G306			94,538	G307			98,927	4.a.2.
(3) Other pass-through securities.....	G308			0	G309			0	G310			0	G311			0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies¹.....	G312			0	G313			0	G314			19,113	G315			19,366	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies¹.....	G316			0	G317			0	G318			0	G319			0	4.b.2.
(3) All other residential MBS.....	G320			0	G321			0	G322			0	G323			0	4.b.3.
c. Commercial MBS:																	
(1) Commercial mortgage pass-through securities:																	
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142			0	K143			0	K144			0	K145			0	4.c.1.a.
(b) Other pass-through securities.....	K146			0	K147			0	K148			0	K149			0	4.c.1.b.

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

Schedule RC-B—Continued

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RC-5

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
4. c.(2) Other commercial MBS:																
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	K150			0	K151			0	K152			0	K153			0
(b) All other commercial MBS.....	K154			0	K155			0	K156			0	K157			0
5. Asset-backed securities and structured financial products:																
a. Asset-backed securities (ABS).....	C026			0	C988			0	C989			0	C027			0
b. Structured financial products:																
(1) Cash.....	G336			0	G337			0	G338			1,194	G339			730
(2) Synthetic.....	G340			0	G341			0	G342			0	G343			0
(3) Hybrid.....	G344			0	G345			0	G346			0	G347			0
6. Other debt securities:																
a. Other domestic debt securities.....	1737			0	1738			0	1739			0	1741			0
a. Other foreign debt securities.....	1742			0	1743			0	1744			0	1746			0
7. Investments in mutual funds and other equity securities with readily determinable fair values (2).....									A510			0	A511			0
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754			1,517	1771			1,726	1772			286,569	1773			293,116

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

(2) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—ContinuedFFIEC 041
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RC-6**Memoranda**

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Pledged securities (1).....	0416		264,032		M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)					
(1) Three months or less.....	A549		613		M.2.a.1.
(2) Over three months through 12 months.....	A550		8,120		M.2.a.2.
(3) Over one year through three years.....	A551		18,240		M.2.a.3.
(4) Over three years through five years.....	A552		27,782		M.2.a.4.
(5) Over five years through 15 years.....	A553		110,744		M.2.a.5.
(6) Over 15 years.....	A554		541		M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)					
(1) Three months or less.....	A555		0		M.2.b.1.
(2) Over three months through 12 months.....	A556		0		M.2.b.2.
(3) Over one year through three years.....	A557		6,137		M.2.b.3.
(4) Over three years through five years.....	A558		313		M.2.b.4.
(5) Over five years through 15 years.....	A559		32,149		M.2.b.5.
(6) Over 15 years.....	A560		69,897		M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less.....	A561		0		M.2.c.1.
(2) Over three years.....	A562		19,366		M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A246		8,733		M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		0		M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782		1,194		M.4.a.
b. Fair value.....	8783		730		M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—ContinuedFFIEC 041
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RC-7**Memoranda—Continued**

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)																	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):																	
a. Credit card receivables.....	B838			NR	B839			NR	B840			NR	B841			NR	M.5.a.
b. Home equity lines.....	B842			NR	B843			NR	B844			NR	B845			NR	M.5.b.
c. Automobile loans.....	B846			NR	B847			NR	B848			NR	B849			NR	M.5.c.
d. Other consumer loans.....	B850			NR	B851			NR	B852			NR	B853			NR	M.5.d.
e. Commercial and industrial loans.....	B854			NR	B855			NR	B856			NR	B857			NR	M.5.e.
f. Other.....	B858			NR	B859			NR	B860			NR	B861			NR	M.5.f.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-B—ContinuedFFIEC 041
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RC-8**Memoranda—Continued**

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale															
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value											
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou								
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):																								
a. Trust preferred securities issued by financial institutions.....	G348			0	G349			0	G350			1,194	G351			730	M.6.a.							
b. Trust preferred securities issued by real estate investment trusts.....	G352			0	G353			0	G354			0	G355			0	M.6.b.							
c. Corporate and similar loans	G356			0	G357			0	G358			0	G359			0	M.6.c.							
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360			0	G361			0	G362			0	G363			0	M.6.d.							
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364			0	G365			0	G366			0	G367			0	M.6.e.							
f. Diversified (mixed) pools of structured financial products.....	G368			0	G369			0	G370			0	G371			0	M.6.f.							
g. Other collateral or reference assets.....	G372			0	G373			0	G374			0	G375			0	M.6.g.							

Schedule RC-C—Loans and Lease Financing ReceivablesFFIEC 041
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RC-9**Part I. Loans and Leases**

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

Dollar Amounts in Thousands					(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)				(Column B) To Be Completed by All Banks			
					RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans secured by real estate:												
a. Construction, land development, and other land loans:												
(1) 1-4 family residential construction loans.....					F158				6,050			
(2) Other construction loans and all land development and other land loans.....					F159				19,736			
b. Secured by farmland (including farm residential and other improvements).....					1420				42,676			
c. Secured by 1-4 family residential properties:												
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					1797				24,748			
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens.....					5367				53,777			
(b) Secured by junior liens.....					5368				8,565			
d. Secured by multifamily (5 or more) residential properties.....					1460				10,428			
e. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					F160				86,061			
(2) Loans secured by other nonfarm nonresidential properties.....					F161				99,659			
2. Loans to depository institutions and acceptances of other banks.....					1288				0			
a. To commercial banks in the U.S.:												
(1) To U.S. branches and agencies of foreign banks.....					B532				0			
(2) To other commercial banks in the U.S.....					B533				0			
b. To other depository institutions in the U.S.....					B534				0			
c. To banks in foreign countries:												
(1) To foreign branches of other U.S. banks.....					B536				0			
(2) To other banks in foreign countries.....					B537				0			
3. Loans to finance agricultural production and other loans to farmers.....					1590				32,379			
4. Commercial and industrial loans.....					1766				48,875			
a. To U.S. addressees (domicile).....					1763				48,875			
b. To non-U.S. addressees (domicile).....					1764				0			
5. Not applicable												
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):												
a. Credit Cards.....					B538				0			
b. Other revolving credit plans.....					B539				192			
c. Automobile loans.....					K137				29,089			
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....					K207				8,829			
7. Loans to foreign governments and official institutions (including foreign central banks).....					2081				0			
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....					2107				1,339			

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-C—ContinuedFFIEC 041
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RC-10**Part I. Continued**

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions.....					J454	0			9.a.
b. Other loans.....					J464	3,254			9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	540							9.b.1.
(2) All other loans (exclude consumer loans).....	J451	2,714							9.b.2.
10. Lease financing receivables (net of unearned income).....					2165	0			10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0							10.a.
b. All other leases.....	F163	0							10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....					2123	36			11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....					2122	475,621			12.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	K158		0		M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159		0		M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F576		139		M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K160		0		M.1.c.
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161		303		M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162		1,932		M.1.d.2.
e. Commercial and industrial loans.....	K256		0		M.1.e.
<i>Memorandum items 1.e.1 and 2 are to be completed by banks with \$300 million or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):</i>					
(1) To U.S. addressees (domicile).....	K163		0		M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164		0		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165		0		M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</i>					
(1) Loans secured by farmland.....	K166		0		M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks.....	K167		0		M.1.f.2.
(3) Not applicable					

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-C—ContinuedFFIEC 041
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RC-11**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands				RC/N	Bil	Mil	Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:									
(a) Credit cards.....	K098			0					M.1.f.4.a.
(b) Automobile loans.....	K203			0					M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204			0					M.1.f.4.c.
(5) Loans to foreign governments and official institutions.....	K212			0					M.1.f.5.
(6) Other loans (1).....	K267			0					M.1.f.6.
<i>Memorandum item 1.f.6.a is to be completed by: (2)</i> • Banks with \$300 million or more in total assets • Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans									
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.6, above.....	K168			0					M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):									
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (4)									
(1) Three months or less.....	A564			2,888					M.2.a.1.
(2) Over three months through 12 months.....	A565			7,711					M.2.a.2.
(3) Over one year through three years.....	A566			22,236					M.2.a.3.
(4) Over three years through five years.....	A567			10,338					M.2.a.4.
(5) Over five years through 15 years.....	A568			6,992					M.2.a.5.
(6) Over 15 years.....	A569			3,183					M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (5)									
(1) Three months or less.....	A570			84,581					M.2.b.1.
(2) Over three months through 12 months.....	A571			64,780					M.2.b.2.
(3) Over one year through three years.....	A572			57,864					M.2.b.3.
(4) Over three years through five years.....	A573			143,712					M.2.b.4.
(5) Over five years through 15 years.....	A574			57,296					M.2.b.5.
(6) Over 15 years.....	A575			11,397					M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247			79,383					M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B (6).....	2746			0					M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	5370			18,889					M.4.

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

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

(3) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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

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RC-12**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
5. To be completed by banks with \$300 million or more in total assets: (1) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	B837		0		M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	C391		NR		M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance.....	C779		0		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	C780		0		M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) & 1.c.(2)(b)).....	F230		0		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2013, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231		NR		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	F232		NR		M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	F577		0		M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F578		NR		M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F579		NR		M.10.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F580		NR		M.10.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....	F581		NR		M.10.a.3.b.1.
(2) Secured by junior liens.....	F582		NR		M.10.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	F583		NR		M.10.a.4.
(5) Secured by nonfarm nonresidential properties.....	F584		NR		M.10.a.5.
b. Commercial and industrial loans.....	F585		NR		M.10.b.

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition

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RC-13**Part I—Continued****Memoranda—Continued**

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards.....				F586			NR	M.10.c.1.
(2) Other revolving credit plans.....				F587			NR	M.10.c.2.
(3) Automobile loans.....				K196			NR	M.10.c.3.
(4) Other consumer loans.....				K208			NR	M.10.c.4.
d. Other loans.....				F589			NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):								
a. Loans secured by real estate:								
(1) Construction, land development, and other land loans.....				F590			NR	M.11.a.1.
(2) Secured by farmland (including farm residential and other improvements).....				F591			NR	M.11.a.2.
(3) Secured by 1-4 family residential properties:								
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				F592			NR	M.11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:								
(1) Secured by first liens.....				F593			NR	M.11.a.3.b.1
(2) Secured by junior liens.....				F594			NR	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties.....				F595			NR	M.11.a.4.
(5) Secured by nonfarm nonresidential properties.....				F596			NR	M.11.a.5.
b. Commercial and industrial loans.....				F597			NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards.....				F598			NR	M.11.c.1.
(2) Other revolving credit plans.....				F599			NR	M.11.c.2.
(3) Automobile loans.....				K195			NR	M.11.c.3.
(4) Other consumer loans.....				K209			NR	M.11.c.4.
d. Other loans.....				F601			NR	M.11.d.

	(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:													
a. Loans secured by real estate.....	G091			0	G092			0	G093			0	M.12.a.
b. Commercial and industrial loans.....	G094			0	G095			0	G096			0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097			0	G098			0	G099			0	M.12.c.
d. All other loans and all leases.....	G100			0	G101			0	G102			0	M.12.d.

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RC-14**Part I—Continued****Memoranda—Continued**

Dollar Amounts in Thousands				RCN	Bil	Mil	Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2013.</i>								
13. Construction, land development, and other land loans with interest reserves:								
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	G376			NR				M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD							
	G377			NR				M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>								
14. Pledged loans and leases.....	RCN							
	G378		107,361					M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>								
15. Reverse mortgages:								
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):								
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466		0					M.15.a.1.
(2) Proprietary reverse mortgages.....	J467		0					M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:								
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468		0					M.15.b.1.
(2) Proprietary reverse mortgages.....	J469		0					M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:								
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470		0					M.15.c.1.
(2) Proprietary reverse mortgages.....	J471		0					M.15.c.2.

Schedule RC-C—ContinuedFFIEC 041
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RC-15**Part II—Loans to Small Businesses and Small Farms**

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For All other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, (1) have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	Yes/No
6999	NO

1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

- a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.).....
- b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, (1) (Note: Item 4, (1) divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	
5562	NR
5563	NR

2.a.

2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding				
	RCON		RCON	Bil	Mil	Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):							
a. With original amounts of \$100,000 or less.....	5564	102	5565		6,076		3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	81	5567		9,150		3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	104	5569		39,707		3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):							
a. With original amounts of \$100,000 or less.....	5570	277	5571		7,182		4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	52	5573		6,371		4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	41	5575		13,940		4.c.

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

Schedule RC-C—ContinuedFFIEC 041
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RC-16**Part II—Continued****Agricultural Loans to Small Farms**

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")

RC-C	Yes/No
6860	NO

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

Number of Loans	
RC-C	
5576	NR
5577	NR

6.a.

6.b.

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)
- b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding				
	RC-C		RC-C	Bil	Mil	Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):							
a. With original amounts of \$100,000 or less.....	5578	87	5579		3,443		7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	99	5581		10,608		7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	38	5583		5,628		7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):							
a. With original amounts of \$100,000 or less.....	5584	283	5585		8,341		8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	68	5587		9,057		8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	21	5589		6,127		8.c.

Schedule RC-D—Trading Assets and LiabilitiesFFIEC 041
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RC-17

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands				RC	Bil	Mil	Thou	
Assets								
1. U.S. Treasury securities.....	3531		NR					1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532		NR					2.
3. Securities issued by states and political subdivisions in the U.S.....	3533		NR					3.
4. Mortgage-backed securities (MBS):								
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379		NR					4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380		NR					4.b.
c. All other residential MBS.....	G381		NR					4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197		NR					4.d.
e. All other commercial MBS.....	K198		NR					4.e.
5. Other debt securities:								
a. Structured financial products:								
(1) Cash.....	G383		NR					5.a.1.
(2) Synthetic.....	G384		NR					5.a.2.
(3) Hybrid.....	G385		NR					5.a.3.
b. All other debt securities.....	G386		NR					5.b.
6. Loans:								
a. Loans secured by real estate:								
(1) Construction, land development, and other land loans.....	F604		NR					6.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F605		NR					6.a.2.
(3) Secured by 1-4 family residential properties:								
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F606		NR					6.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:								
(1) Secured by first liens.....	F607		NR					6.a.3.b.1.
(2) Secured by junior liens.....	F611		NR					6.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	F612		NR					6.a.4.
(5) Secured by nonfarm nonresidential properties.....	F613		NR					6.a.5.
b. Commercial and industrial loans.....	F614		NR					6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards.....	F615		NR					6.c.1.
(2) Other revolving credit plans.....	F616		NR					6.c.2.
(3) Automobile loans.....	K199		NR					6.c.3.
(4) Other consumer loans.....	K210		NR					6.c.4.
d. Other loans.....	F618		NR					6.d.
7. and 8. Not applicable								
9. Other trading assets.....	3541		NR					9.
10. Not applicable								
11. Derivatives with a positive fair value.....	3543		NR					11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545		NR					12.
Liabilities								
13. a. Liability for short positions.....	3546		NR					13.a.
b. Other trading liabilities.....	F624		NR					13.b.
14. Derivatives with a negative fair value.....	3547		NR					14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548		NR					15.

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

Schedule RC-D—ContinuedFFIEC 041
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RC-18**Memoranda**

	Dollar Amounts in Thousands				
	RCON	Bl	MI	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F625		NR		M.1.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F626		NR		M.1.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F627		NR		M.1.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....	F628		NR		M.1.a.3.b.1
(2) Secured by junior liens.....	F629		NR		M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties.....	F630		NR		M.1.a.4.
(5) Secured by nonfarm nonresidential properties.....	F631		NR		M.1.a.5.
b. Commercial and industrial loans.....	F632		NR		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F633		NR		M.1.c.1.
(2) Other revolving credit plans.....	F634		NR		M.1.c.2.
(3) Automobile loans.....	K200		NR		M.1.c.3.
(4) Other consumer loans.....	K211		NR		M.1.c.4.
d. Other loans.....	F636		NR		M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639		NR		M.2.a.
b. Unpaid principal balance.....	F640		NR		M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299		NR		M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332		NR		M.3.b.
c. Corporate and similar loans.....	G333		NR		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334		NR		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335		NR		M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651		NR		M.3.f.
g. Other collateral or reference assets.....	G652		NR		M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387		NR		M.4.a.
b. Pledged loans.....	G388		NR		M.4.b.
<i>Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.</i>					
5. Asset-backed securities:					
a. Credit card receivables.....	F643		NR		M.5.a.
b. Home equity lines.....	F644		NR		M.5.b.
c. Automobile loans.....	F645		NR		M.5.c.
d. Other consumer loans.....	F646		NR		M.5.d.
e. Commercial and industrial loans.....	F647		NR		M.5.e.
f. Other.....	F648		NR		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651		NR		M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652		NR		M.7.a.
b. Other.....	F653		NR		M.7.b.
8. Loans pending securitization.....	F654		NR		M.8.

Schedule RC-D—ContinuedFFIEC 041
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RC-19**Memoranda—Continued**

		Dollar Amounts in Thousands				
		RCN	Bil	Mil	Thou	
9.	Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item): (1)					
	TEXT					
a.	F655	F655			NR	M.9.a.
	TEXT					
b.	F656	F656			NR	M.9.b.
	TEXT					
c.	F657	F657			NR	M.9.c.
10.	Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
	TEXT					
a.	F658	F658			NR	M.10.a.
	TEXT					
b.	F659	F659			NR	M.10.b.
	TEXT					
c.	F660	F660			NR	M.10.c.

(1) Exclude equity securities.

Schedule RC-E—Deposit LiabilitiesFFIEC 041
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	Transaction Accounts								Nontransaction Accounts			
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits (1) (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands												
Deposits of:												
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B549		87,813						B550		448,954	1.
2. U.S. Government.....	2202		0						2520		0	2.
3. States and political subdivisions in the U.S.....	2203		5,252						2530		132,394	3.
4. Commercial banks and other depository institutions in the U.S.....	B551		411						B552		1,664	4.
5. Banks in foreign countries.....	2213		0						2236		0	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216		0						2377		0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215		93,476		2210		59,409		2385		583,012	7.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835		24,861		M.1.a.
b. Total brokered deposits.....	2365		17,765		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than \$100,000.....	2343		2,901		M.1.c.1.
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472		14,864		M.1.c.2.
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.1 above).....	A243		2,817		M.1.d.1.
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.2 above).....	K219		14,448		M.1.d.2.
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220		0		M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590		119,911		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223		0		M.1.f.

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

(2) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

Schedule RC-E—ContinuedFFIEC 041
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RC-21**Memoranda—Continued**

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810		54,033		M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		306,920		M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		135,068		M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		74,995		M.2.c.
d. Total time deposits of more than \$250,000.....	J474		11,996		M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		4,714		M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1), (2)					
(1) Three months or less.....	A579		15,719		M.3.a.1.
(2) Over three months through 12 months.....	A580		49,414		M.3.a.2.
(3) Over one year through three years.....	A581		61,850		M.3.a.3.
(4) Over three years.....	A582		8,085		M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	A241		65,133		M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1), (4)					
(1) Three months or less.....	A584		17,063		M.4.a.1.
(2) Over three months through 12 months.....	A585		33,631		M.4.a.2.
(3) Over one year through three years.....	A586		31,875		M.4.a.3.
(4) Over three years.....	A587		4,422		M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K221		45,733		M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222		4,961		M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	Yes/No			
	P752	YES			M.5.

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

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):					
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCON	Bil	Mil	Thou	
	P753			NR	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P754			NR	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	P755			NR	M.6.c.

- (1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
 (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
 (3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
 (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c. and 2.d.
 (5) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

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RC-22**Memoranda—Continued**

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

Schedule RC-F—Other AssetsFFIEC 041
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Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1.	Accrued interest receivable (1)			B556		3,682		1.
2.	Net deferred tax assets (2)			2148		0		2.
3.	Interest-only strips receivable (not in the form of a security) (3) on:							
a.	Mortgage loans			A519		0		3.a.
b.	Other financial assets			A520		0		3.b.
4.	Equity securities that DO NOT have readily determinable fair values (4)			1752		2,908		4.
5.	Life insurance assets:							
a.	General account life insurance assets			K201		13,710		5.a.
b.	Separate account life insurance assets			K202		0		5.b.
c.	Hybrid account life insurance assets			K270		0		5.c.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168		1,178		6.
a.	Prepaid expenses	2166	369					6.a.
b.	Reposessed personal property (including vehicles)	1578	78					6.b.
c.	Derivatives with a positive fair value held for purposes other than trading	C010	0					6.c.
d.	Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d.
e.	FDIC loss-sharing indemnification assets	J448	0					6.e.
f.	Not applicable							
g.	3549 Dealer Reserve Simple Interest - Consumer	3549	658					6.g.
h.	3550	3550	0					6.h.
i.	3551	3551	0					6.i.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160		21,478		7.

(1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

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

(3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

(4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits (1)			3645		567		1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646		1,395		1.b.
2.	Net deferred tax liabilities (2)			3049		1,120		2.
3.	Allowance for credit losses on off-balance sheet credit exposures			B557		0		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938		2,332		4.
a.	Accounts payable	3066	0					4.a.
b.	Deferred compensation liabilities	C011	368					4.b.
c.	Dividends declared but not yet payable	2932	0					4.c.
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0					4.d.
e.	3552 Deferred Brokerage Purchase	3552	747					4.e.
f.	3553 Deferred Incentive Compensation	3553	618					4.f.
g.	3554	3554	0					4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930		5,414		5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.

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

Schedule RC-K—Quarterly Averages (1)FFIEC 041
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Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
Assets						
1. Interest-bearing balances due from depository institutions.....		3381		26,764		1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....		B558		103,408		2.
3. Mortgage-backed securities (2).....		B559		128,261		3.
4. All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.).....		B560		58,450		4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365		3,928		5.
6. Loans:						
a. Total loans.....		3360		465,917		6.a.
b. Loans secured by real estate:						
(1) Loans secured by 1-4 family residential properties.....		3465		85,561		6.b.1.
(2) All other loans secured by real estate.....		3466		259,647		6.b.2.
c. Commercial and industrial loans.....		3387		47,573		6.c.
d. Loans to individuals for household, family, and other personal expenditures:						
(1) Credit cards.....		B561		0		6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562		38,984		6.d.2.
7. To be completed by banks with \$100 million or more in total assets: (4) Trading assets.....		3401		0		7.
8. Lease financing receivables (net of unearned income).....		3484		0		8.
9. Total assets (5).....		3368		833,138		9.
Liabilities						
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		3485		23,822		10.
11. Nontransaction accounts:						
a. Savings deposits (includes MMDAs).....		B563		320,618		11.a.
b. Time deposits of \$100,000 or more.....		A514		89,791		11.b.
c. Time deposits of less than \$100,000.....		A529		135,714		11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....		3353		79,699		12.
13. To be completed by banks with \$100 million or more in total assets: (4) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....		3355		0		13.

Memorandum

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
Memorandum item 1 is to be completed by: (4)						
• banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.						
1. Loans to finance agricultural production and other loans to farmers.....		3386		30,297		M.1.

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

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

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

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

Schedule RC-L—Derivatives and Off-Balance Sheet ItemsFFIEC 041
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Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. Unused commitments:								
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....								
	3814		16,678					1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>								
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above).....								
	J477		0					1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....								
	J478		0					1.a.2.
b. Credit card lines.....								
	3815		0					1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>								
(1) Unused consumer credit card lines.....								
	J455		0					1.b.1.
(2) Other unused credit card lines.....								
	J456		0					1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:								
(1) Secured by real estate:								
(a) 1-4 family residential construction loan commitments.....								
	F164		1,485					1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....								
	F165		12,490					1.c.1.b.
(2) NOT secured by real estate.....								
	6550		0					1.c.2.
d. Securities underwriting.....								
	3817		0					1.d.
e. Other unused commitments:								
(1) Commercial and industrial loans.....								
	J457		24,396					1.e.1.
(2) Loans to financial institutions.....								
	J458		0					1.e.2.
(3) All other unused commitments.....								
	J459		18,634					1.e.3.
2. Financial standby letters of credit.....								
	3819		0					2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>								
a. Amount of financial standby letters of credit conveyed to others.....								
	3820		NR					2.a.
3. Performance standby letters of credit.....								
	3821		559					3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>								
a. Amount of performance standby letters of credit conveyed to others.....								
	3822		NR					3.a.
4. Commercial and similar letters of credit.....								
	3411		0					4.
5. Not applicable								
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....								
	3433		0					6.
7. Credit derivatives:								
a. Notional amounts:								
(1) Credit default swaps.....								
	C968		0	C969		0		7.a.1.
(2) Total return swaps.....								
	C970		0	C971		0		7.a.2.
(3) Credit options.....								
	C972		0	C973		0		7.a.3.
(4) Other credit derivatives.....								
	C974		0	C975		0		7.a.4.
b. Gross fair values:								
(1) Gross positive fair value.....								
	C219		0	C221		0		7.b.1.
(2) Gross negative fair value.....								
	C220		0	C222		0		7.b.2.

(1) The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2013, Report of Condition.

Schedule RC-L—Continued

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Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
7. c. Notional amounts by regulatory capital treatment: (1)								
(1) Positions covered under the Market Risk Rule:								
(a) Sold protection.....	G401		0					7.c.1.a.
(b) Purchased protection.....	G402		0					7.c.1.b.
(2) All other positions:								
(a) Sold protection.....	G403		0					7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404		0					7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405		0					7.c.2.c.

Dollar Amounts in Thousands				Remaining Maturity of:												
				(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years				
				RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
7. d. Notional amounts by remaining maturity:																
(1) Sold credit protection: (2)																
(a) Investment grade.....	G406		0	G407		0	G408		0							7.d.1.a.
(b) Subinvestment grade.....	G409		0	G410		0	G411		0							7.d.1.b.
(2) Purchased credit protection: (3)																
(a) Investment grade.....	G412		0	G413		0	G414		0							7.d.2.a.
(b) Subinvestment grade.....	G415		0	G416		0	G417		0							7.d.2.b.

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
8. Spot foreign exchange contracts.....								
	8755		0					8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital"):								
	3430		0					9.
a. Securities borrowed.....	3432		0					9.a.
b. Commitments to purchase when-issued securities.....	3434		0					9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	C978		0					9.c.
d. TEXT 3555.....	3555		0					9.d.
e. TEXT 3556.....	3556		0					9.e.
f. TEXT 3557.....	3557		0					9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital"):								
	5591		0					10.
a. Commitments to sell when-issued securities.....	3435		0					10.a.
b. TEXT 5592.....	5592		0					10.b.
c. TEXT 5593.....	5593		0					10.c.
d. TEXT 5594.....	5594		0					10.d.
e. TEXT 5595.....	5595		0					10.e.

Dollar Amounts in Thousands				RCON	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:									
a. Sales for which the reporting bank is the acquiring bank.....	C223		0						11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	C224		2,867						11.b.

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

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Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																
a. Futures contracts.....																
b. Forward contracts.....																
c. Exchange-traded option contracts:																
(1) Written options.....																
(2) Purchased options.....																
d. Over-the-counter option contracts:																
(1) Written options.....																
(2) Purchased options.....																
e. Swaps.....																
13. Total gross notional amount of derivative contracts held for trading.....																
14. Total gross notional amount of derivative contracts held for purposes other than trading.....																
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....																
15. Gross fair values of derivative contracts:																
a. Contracts held for trading:																
(1) Gross positive fair value..																
(2) Gross negative fair value																
b. Contracts held for purposes other than trading:																
(1) Gross positive fair value..																
(2) Gross negative fair value																

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Item 16 is to be completed only by banks with total assets of \$10 billion or more. (1)

	(Column A) Banks and Securities Firms				(Column B) Monoline Financial Guarantors				(Column C) Hedge Funds				(Column D) Sovereign Governments				(Column E) Corporations and All Other Counterparties			
	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou
16. Over-the counter derivatives:																				
a. Net current credit exposure.....																				
b. Fair value of collateral:																				
(1) Cash—U.S. dollar.....	G418			NR	G419			NR	G420			NR	G421			NR	G422			NR
(2) Cash—Other currencies.....	G423			NR	G424			NR	G425			NR	G426			NR	G427			NR
(3) U.S. Treasury securities.....	G428			NR	G429			NR	G430			NR	G431			NR	G432			NR
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G433			NR	G434			NR	G435			NR	G436			NR	G437			NR
(5) Corporate bonds.....	G438			NR	G439			NR	G440			NR	G441			NR	G442			NR
(6) Equity securities.....	G443			NR	G444			NR	G445			NR	G446			NR	G447			NR
(7) All other collateral.....	G448			NR	G449			NR	G450			NR	G451			NR	G452			NR
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G453			NR	G454			NR	G455			NR	G456			NR	G457			NR
	G458			NR	G459			NR	G460			NR	G461			NR	G462			NR

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-M—Memoranda

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Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164		11,829		1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165		5		1.b.
2.	Intangible assets other than goodwill:					
a.	Mortgage servicing assets.....	3164		0		2.a.
(1)	Estimated fair value of mortgage servicing assets.....	A590		0		2.a.1.
b.	Purchased credit card relationships and nonmortgage servicing assets.....	B026		0		2.b.
c.	All other identifiable intangible assets.....	5507		1,071		2.c.
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	0426		1,071		2.d.
3.	Other real estate owned:					
a.	Construction, land development, and other land.....	5508		0		3.a.
b.	Farmland.....	5509		0		3.b.
c.	1-4 family residential properties.....	5510		0		3.c.
d.	Multifamily (5 or more) residential properties.....	5511		0		3.d.
e.	Nonfarm nonresidential properties.....	5512		0		3.e.
f.	Foreclosed properties from "GNMA loans".....	C979		0		3.f.
g.	Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....	2150		0		3.g.
4.	Not applicable					
5.	Other borrowed money:					
a.	Federal Home Loan Bank advances:					
(1)	Advances with a remaining maturity or next repricing date of: (1)					
(a)	One year or less.....	F055		0		5.a.1.a.
(b)	Over one year through three years.....	F056		0		5.a.1.b.
(c)	Over three years through five years.....	F057		0		5.a.1.c.
(d)	Over five years.....	F058		0		5.a.1.d.
(2)	Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....	2651		0		5.a.2.
(3)	Structured advances (included in items 5.a.(1)(a) - (d) above).....	F059		0		5.a.3.
b.	Other borrowings:					
(1)	Other borrowings with a remaining maturity or next repricing date of: (3)					
(a)	One year or less.....	F060		0		5.b.1.a.
(b)	Over one year through three years.....	F061		0		5.b.1.b.
(c)	Over three years through five years.....	F062		0		5.b.1.c.
(d)	Over five years.....	F063		0		5.b.1.d.
(2)	Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4).....	B571		0		5.b.2.
c.	Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	3190		0		5.c.

- (1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
- (2) Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
- (3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
- (4) Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

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		Dollar Amounts in Thousands		RCON	YES / NO		
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?			B569	YES	6.	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....			RCON B570	Bil Mil Thou 0	7.	
8.	Internet Website addresses and physical office trade names:						
	a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):						
	TEXT						
	4087	http://www.firstbankers.com					
	8.a.						
	b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)						
(1)	TE01 N528	http://					8.b.1.
(2)	TE02 N528	http://					8.b.2.
(3)	TE03 N528	http://					8.b.3.
(4)	TE04 N528	http://					8.b.4.
(5)	TE05 N528	http://					8.b.5.
(6)	TE06 N528	http://					8.b.6.
(7)	TE07 N528	http://					8.b.7.
(8)	TE08 N528	http://					8.b.8.
(9)	TE09 N528	http://					8.b.9.
(10)	TE10 N528	http://					8.b.10.
	c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:						
(1)	TE01 N529						8.c.1.
(2)	TE02 N529						8.c.2.
(3)	TE03 N529						8.c.3.
(4)	TE04 N529						8.c.4.
(5)	TE05 N529						8.c.5.
(6)	TE06 N529						8.c.6.
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?			RCON 4088	YES	9.	
10.	Secured liabilities:						
	a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....						
					RCON F064	Bil Mil Thou 0	
	8.a.						
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....						
					RCON F065	Bil Mil Thou 0	
	8.b.						
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?			RCON G463	YES	11.	
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?			RCON G464	NO	12.	

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

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Dollar Amounts in Thousands				RCN	Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:								
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):								
(1) Loans secured by real estate:								
(a) Construction, land development, and other land loans:								
(1) 1-4 family residential construction loans.....				K169		0		13.a.1.a.1
(2) Other construction loans and all land development and other land loans				K170		0		13.a.1.a.2
(b) Secured by farmland.....				K171		0		13.a.1.b.
(c) Secured by 1-4 family residential properties:								
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				K172		0		13.a.1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:								
(a) Secured by first liens.....				K173		0		13.a.1.c.2.a
(b) Secured by junior liens				K174		0		13.a.1.c.2.b.
(d) Secured by multifamily (5 or more) residential properties.....				K175		0		13.a.1.d.
(e) Secured by nonfarm nonresidential properties:								
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....				K176		0		13.a.1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....				K177		0		13.a.1.e.2.
(2) Not applicable								
(3) Commercial and industrial loans.....				K179		0		13.a.3.
(4) Loans to individuals for household, family, and other personal expenditures:								
(a) Credit cards.....				K180		0		13.a.4.a.
(b) Automobile loans.....				K181		0		13.a.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....				K182		0		13.a.4.c.
13. a. (5) All other loans and all leases.....				K183		0		13.a.5.
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1 through 5):</i>								
(a) Loans to depository institutions and acceptances of other banks.....				K184		0		13.a.5.a.
(b) Loans to foreign governments and official institutions.....				K185		0		13.a.5.b.
(c) Other loans (1).....				K186		0		13.a.5.c.
<i>Item 13.a.5.c.1 is to be completed by: (2)</i>								
• Banks with \$300 million or more in total assets								
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans								
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.5.c, above.....				K178		0		13.a.5.c.1
(d) Lease financing receivables.....				K273		0		13.a.5.d

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

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

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Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
b. Other real estate owned (included in Schedule RC, item 7)								
(1) Construction, land development, and other land	K187		0					13.b.1.
(2) Farmland	K188		0					13.b.2.
(3) 1-4 family residential properties	K189		0					13.b.3.
(4) Multifamily (5 or more) residential properties	K190		0					13.b.4.
(5) Nonfarm nonresidential properties	K191		0					13.b.5.
(6) Not applicable								
(7) Portion of covered other real estate owned included in items 13.b.1 through 5 above that is protected by FDIC loss-sharing agreements	K192		0					13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461		0					13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462		0					13.d.
14. Captive insurance and reinsurance subsidiaries:								
a. Total assets of captive insurance subsidiaries (1)	K193		0					14.a.
b. Total assets of captive reinsurance subsidiaries (1)	K194		0					14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>								
15. Qualified Thrift Lender (QTL) test:								
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133		NR					15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	L135		NR					15.b.

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

Schedule RC-M—Continued

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

16. International remittance transfers offered to consumers: (1)

a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?

- (1) International wire transfers
 (2) International ACH transactions
 (3) Other proprietary services operated by your institution
 (4) Other proprietary services operated by another party

b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....

Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date.

(For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....

d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:

- (1) Estimated number of international remittance transfers.....
 (2) Estimated dollar value of international remittance transfers.....
 (3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....

RCON	YES / NO		
N517	YES		
N518	NO		
N519	NO		
N520	NO		
N521	NR		
RCON	Number		
N522	NR		
RCON	Number		
N523	NR		
RCON	Bil	Mil	Thou
N524	NR		
RCON	Number		
N527	NR		

16.a.1.

16.a.2.

16.a.3.

16.a.4.

16.b.

16.c.

16.d.1.

16.d.2.

16.d.3.

(1) Report information about international electronic transfers of funds offered to consumers in the United States that:

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

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other AssetsFFIEC 041
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	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans.....	F172			350	F174			0	F176			0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173			0	F175			0	F177			0	1.a.2.
b. Secured by farmland.....	3493			45	3494			0	3495			0	1.b.
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398			74	5399			0	5400			22	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a)Secured by first liens.....	C236			1,861	C237			127	C229			429	1.c.2.a.
(b) Secured by junior liens.....	C238			469	C239			8	C230			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499			28	3500			0	3501			0	1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178			145	F180			0	F182			771	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179			452	F181			1,141	F183			1,204	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834			0	B835			0	B836			0	2.
3. Not applicable.....													
4. Commercial and industrial loans.....	1606			288	1607			0	1608			253	4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575			0	B576			0	B577			0	5.a.
b. Automobile loans.....	K213			641	K214			27	K215			0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216			189	K217			4	K218			0	5.c.
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.
7. All other loans (1).....	5459			75	5460			0	5461			0	7.
8. Lease financing receivables.....	1226			0	1227			0	1228			0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)....	3505			0	3506			0	3507			731	9.

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

Schedule RC-N—ContinuedFFIEC 041
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Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RC0N	Bil	Mil	Thou	RC0N	Bil	Mil	Thou	RC0N	Bil	Mil	Thou
Dollar Amounts in Thousands												
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036			21	K037			0	K038			106
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039			11	K040			0	K041			90
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042			0	K043			0	K044			0
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:												
a. Loans secured by real estate:												
(1) Construction, land development, and other land loans:												
(a) 1-4 family residential construction loans.....	K045			0	K046			0	K047			0
(b) Other construction loans and all land development and other land loans.....	K048			0	K049			0	K050			0
(2) Secured by farmland.....	K051			0	K052			0	K053			0
(3) Secured by 1-4 family residential properties:												
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054			0	K055			0	K056			0
(b) Closed-end loans secured by 1-4 family residential properties:												
(1) Secured by first liens.....	K057			0	K058			0	K059			0
(2) Secured by junior liens.....	K060			0	K061			0	K062			0
(4) Secured by multifamily (5 or more) residential properties.....	K063			0	K064			0	K065			0
(5) Secured by nonfarm nonresidential properties:												
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066			0	K067			0	K068			0
(b) Loans secured by other nonfarm nonresidential properties.....	K069			0	K070			0	K071			0
b. Not applicable												
c. Commercial and industrial loans.....	K075			0	K076			0	K077			0

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	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RC0N	Bil	Mil	Thou	RC0N	Bil	Mil	Thou	RC0N	Bil	Mil	Thou	
Dollar Amounts in Thousands													
11. d. Loans to individuals for household, family, and other personal expenditures:													
(1) Credit cards.....	K078			0	K079			0	K080			0	11.d.1.
(2) Automobile loans.....	K081			0	K082			0	K083			0	11.d.2.
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084			0	K085			0	K086			0	11.d.3.
e. All other loans and all leases.....	K087			0	K088			0	K089			0	11.e.
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.5.a through 13.a.5.d:													
(1) Loans to depository institutions and acceptances of other banks.....	K091			0	K092			0	K093			0	11.e.1.
(2) Loans to foreign governments and official institutions.....	K095			0	K096			0	K097			0	11.e.2.
(3) Other loans (1).....	K099			0	K100			0	K101			0	11.e.3.
Item 11.e.3.a is to be completed by: (2)													
• Banks with \$300 million or more in total assets													
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	K072			0	K073			0	K074			0	11.e.3.a.
(4) Lease financing receivables.....	K269			0	K271			0	K272			0	11.e.4.
f. Portion of covered loans and leases in- cluded in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K102			0	K103			0	K104			0	11.f.

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

(2) The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

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RC-37**Memoranda**

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou
Dollar Amounts in Thousands												
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):												
a. Construction, land development, and other land loans:												
(1) 1-4 family residential construction loans.....	K105		0		K106		0		K107		0	
(2) Other construction loans and all land development and other land loans.....	K108		0		K109		0		K110		0	
b. Loans secured by 1-4 family residential properties.....	F661		0		F662		0		F663		0	
c. Secured by multifamily (5 or more) residential properties.....	K111		0		K112		0		K113		0	
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114		0		K115		0		K116		0	
(2) Loans secured by other nonfarm nonresidential properties.....	K117		0		K118		0		K119		1,204	
e. Commercial and industrial loans.....	K257		0		K258		0		K259		0	
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e).¹</i>												
(1) To U.S. addressees (domicile).....	K120		0		K121		0		K122		0	
(2) To non-U.S. addressees (domicile).....	K123		0		K124		0		K125		0	
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126		0		K127		0		K128		0	
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>												
(1) Loans secured by farmland.....	K130		0		K131		0		K132		0	
(2) Loans to depository institutions and acceptances of other banks.....	K134		0		K135		0		K136		0	
(3) Not applicable												

(1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

Schedule RC-N—Continued

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Memoranda—Continued

Memoranda—Continued													
Dollar Amounts in Thousands													

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

(2) The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

Schedule RC-N—ContinuedFFIEC 041
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RC-39**Memoranda—Continued**

Memoranda—Continued	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
Memorandum item 4 is to be completed by: (1) • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:													
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	75			1597	0			1583	0			M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale.....	C240	0			C241	0			C226	0			M.5.a
b. Loans measured at fair value:													
(1) Fair value.....	F664	0			F665	0			F666	0			M.5.b.1.
(2) Unpaid principal balance.....	F667	0			F668	0			F669	0			M.5.b.2.

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more			
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)								
6. Derivative contracts: Fair value of amounts carried as assets.....	3529			0	3530			0
	M.6.							
7. Additions to nonaccrual assets during the quarter.....	RCON	Bil	Mil	Thou				
	C410			233	M.7.			
8. Nonaccrual assets sold during the quarter.....	C411			0	M.8.			

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):													
a. Outstanding balance.....	L183	0			L184	0			L185	0			M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above.....	L186	0			L187	0			L188	0			M.9.b

(1) The \$300 million asset-size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

Schedule RC-O—Other Data for Deposit Insurance and FICO AssessmentsFFIEC 041
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All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9 a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236		677,055		1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		F237		0		2.
3. Not applicable						
4. Average consolidated total assets for the calendar quarter.....		K652		833,138		4.
a. Averaging method used						
(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Enter 1 or 2				4.a
			Bil	Mil	Thou	
5. Average tangible equity for the calendar quarter (1).....		K654		67,656		5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655		0		6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):						
a. One year or less.....		G465		0		7.a.
b. Over one year through three years.....		G466		0		7.b.
c. Over three years through five years.....		G467		0		7.c.
d. Over five years.....		G468		0		7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):						
a. One year or less.....		G469		0		8.a.
b. Over one year through three years.....		G470		0		8.b.
c. Over three years through five years.....		G471		0		8.c.
d. Over five years.....		G472		0		8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)		G803		16,448		9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>						
a. Fully consolidated reciprocal brokered deposits.....		L190			NR	9.a
10. Banker's bank certification:						
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		K656		YES / NO	NO	10.
<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>						
a. Banker's bank deduction.....		K657			NR	10.a
b. Banker's bank deduction limit.....		K658			NR	10.b
11. Custodial bank certification:						
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		K659		YES / NO	NO	11.
<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.</i>						
a. Custodial bank deduction.....		K660			NR	11.a
b. Custodial bank deduction limit.....		K661			NR	11.b

- (1) See instructions for averaging methods. Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I.B, item 26, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 11, by all other institutions, except as described in the instructions.

Schedule RC-O—Continued

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Memoranda

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	424,330			M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	30,706			M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	227,793			M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	212			M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	23,910			M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	1,737			M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	1,022			M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....		F048	4			M.1.d.2.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)						
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....						5597 NR M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT A545		RCON A545	FDIC Cert. No. 00000			M.3.
4. and 5. Not applicable						

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

(2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

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

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

Memoranda—Continued

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

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RC-43**Memoranda—Continued**

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

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

Two-Year Probability of Default (PD)																				
(Column A)			(Column B)			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)		
<= 1%			1.01–4%			4.01–7%			7.01–10%			10.01–14%			14.01–16%			16.01–18%		
Bit	Mil	Thou	Bit	Mil	Thou	Bit	Mil	Thou	Bit	Mil	Thou	Bit	Mil	Thou	Bit	Mil	Thou	Bit	Mil	Thou
Dollar Amounts in Thousands																				
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																				
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....																				
b. Closed-end loans secured by first liens on 1-4 family residential properties.....																				
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....																				
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....																				
e. Credit cards.....																				
f. Automobile loans.....																				
g. Student loans.....																				
h. Other consumer loans and revolving credit plans other than credit cards.....																				
i. Consumer leases.....																				
j. Total.....																				
M.18.a																				
M.18.b																				
M.18.c																				
M.18.d																				
M.18.e																				
M.18.f																				
M.18.g																				
M.18.h																				
M.18.i																				
M.18.j																				

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RC-45**Schedule RC-O—Continued**

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

	Two-Year Probability of Default (PD)																		(Column O) PDs Were Derived Using ¹ Number			
	(Column H)			(Column I)			(Column J)			(Column K)			(Column L)			(Column M)				(Column N)		
	18.01–20%			20.01–22%			22.01–26%			26.01–30%			> 30%			Unscoreable				Total		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		Bil	Mil	Thou
18. Dollar Amounts in Thousands																						
Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCON M971	RCON M972			RCON M973			RCON M974			RCON M975			RCON M976			RCON M977			RCON M978		
	NR	NR			NR			NR			NR			NR			NR			NR		
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCON M986	RCON M987			RCON M988			RCON M989			RCON M990			RCON M991			RCON M992			RCON M993		
	NR	NR			NR			NR			NR			NR			NR			NR		
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCON N002	RCON N003			RCON N004			RCON N005			RCON N006			RCON N007			RCON N008			RCON N009		
	NR	NR			NR			NR			NR			NR			NR			NR		
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON N017	RCON N018			RCON N019			RCON N020			RCON N021			RCON N022			RCON N023			RCON N024		
	NR	NR			NR			NR			NR			NR			NR			NR		
	RCON N047	RCON N048			RCON N049			RCON N050			RCON N051			RCON N052			RCON N053			RCON N054		
	NR	NR			NR			NR			NR			NR			NR			NR		
	RCON N062	RCON N063			RCON N064			RCON N065			RCON N066			RCON N067			RCON N068			RCON N069		
	NR	NR			NR			NR			NR			NR			NR			NR		
f. Automobile loans.....	RCON N077	RCON N078			RCON N079			RCON N080			RCON N081			RCON N082			RCON N083			RCON N084		
	NR	NR			NR			NR			NR			NR			NR			NR		
g. Student loans.....	RCON N092	RCON N093			RCON N094			RCON N095			RCON N096			RCON N097			RCON N098			RCON N099		
h. Other consumer loans and revolving credit plans other than credit cards....	RCON N107	RCON N108			RCON N109			RCON N110			RCON N111			RCON N112			RCON N113			RCON N114		
	NR	NR			NR			NR			NR			NR			NR			NR		
i. Consumer leases.....	RCON N122	RCON N123			RCON N124			RCON N125			RCON N126			RCON N127			RCON N128			NR		
i. Total	NR	NR			NR			NR			NR			NR			NR			NR		

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

Schedule RC-P—1-4 Family Residential Mortgage Banking ActivitiesFFIEC 041
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Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands				RC	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ²								
a. Closed-end first liens.....	F066						NR	1.a.
b. Closed-end junior liens.....	F067						NR	1.b.
c. Open-end loans extended under lines of credit:								
(1) Total commitment under the lines of credit.....	F670						NR	1.c.1.
(2) Principal amount funded under the lines of credit.....	F671						NR	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ²								
a. Closed-end first liens.....	F068						NR	2.a.
b. Closed-end junior liens.....	F069						NR	2.b.
c. Open-end loans extended under lines of credit:								
(1) Total commitment under the lines of credit.....	F672						NR	2.c.1.
(2) Principal amount funded under the lines of credit.....	F673						NR	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:								
a. Closed-end first liens.....	F070						NR	3.a.
b. Closed-end junior liens.....	F071						NR	3.b.
c. Open-end loans extended under lines of credit:								
(1) Total commitment under the lines of credit.....	F674						NR	3.c.1.
(2) Principal amount funded under the lines of credit.....	F675						NR	3.c.2.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):								
a. Closed-end first liens.....	F072						NR	4.a.
b. Closed-end junior liens.....	F073						NR	4.b.
c. Open-end loans extended under lines of credit:								
(1) Total commitment under the lines of credit.....	F676						NR	4.c.1.
(2) Principal amount funded under the lines of credit.....	F677						NR	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):	RIAD							
a. Closed-end 1-4 family residential mortgage loans.....	F134						NR	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	F560						NR	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RC							
a. Closed-end first liens.....	F678						NR	6.a.
b. Closed-end junior liens.....	F679						NR	6.b.
c. Open-end loans extended under lines of credit:								
(1) Total commitment under the lines of credit.....	F680						NR	6.c.1.
(2) Principal amount funded under the lines of credit.....	F681						NR	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:								
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	L191						NR	7.a.
b. For representations and warranties made to other parties.....	L192						NR	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288						NR	7.c.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

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

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
 - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
 - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou
Dollar Amounts in Thousands																			
Assets																			
1.	1773		293,116	G474			0	G475			0	G476			293,116	G477			0
2.	G478		0	G479			0	G480			0	G481			0	G482			0
3.	G483		0	G484			0	G485			0	G486			0	G487			0
4.	G488		0	G489			0	G490			0	G491			0	G492			0
5.	3543		0	G493			0	G494			0	G495			0	G496			0
	G497		0	G498			0	G499			0	G500			0	G501			0
	F240		0	F684			0	F692			0	F241			0	F242			0
	G391		0	G392			0	G395			0	G396			0	G804			0
7.	G502		293,116	G503			0	G504			0	G505			293,116	G506			0
	F252		0	F686			0	F694			0	F253			0	F254			0
	G507		0	G508			0	G509			0	G510			0	G511			0
	3547		0	G512			0	G513			0	G514			0	G515			0
	G516		0	G517			0	G518			0	G519			0	G520			0
	G521		0	G522			0	G523			0	G524			0	G525			0
	G526		0	G527			0	G528			0	G529			0	G530			0
	G805		0	G806			0	G807			0	G808			0	G809			0
14.	G531		0	G532			0	G533			0	G534			0	G535			0

Liabilities

8. Deposits.....
9. Federal funds purchased and securities sold under agreements to repurchase.....
10. Trading liabilities:
 - a. Derivative liabilities.....
 - b. Other trading liabilities.....
11. Other borrowed money.....
12. Subordinated notes and debentures.....
13. All other liabilities.....
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....

Schedule RC-Q—Continued

Dollar Amounts in Thousands																		
Memoranda																		
1.	All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6): a. Mortgage servicing assets..... b. Nontrading derivative assets..... c. TEXT G546 TEXT G551 TEXT G556 TEXT G561	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements			(Column E) Level 3 Fair Value Measurements				
		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
2.	All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13): a. Loan commitments (not accounted for as derivatives)..... b. Nontrading derivative liabilities..... c. TEXT G571 TEXT G576 TEXT G581 TEXT G586	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements			(Column E) Level 3 Fair Value Measurements				
		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	

Schedule RC-R — Regulatory Capital

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For report dates in 2014, all institutions (except advanced approaches institutions) must complete Parts I.A and II of Schedule RC-R; advanced approaches institutions must complete Parts I.B and II of Schedule RC-R.
(See instructions for the definition of an advanced approaches institution.)

Part I.A—Regulatory Capital Components and Ratios

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
Tier 1 Capital						
1.	Total bank equity capital (from Schedule RC, item 27.a).....	3210		75,791		1.
2.	LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value).....	8434		4,059		2.
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value).....	A221		0		3.
4.	LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans. (if a gain, report as a positive value; if a loss, report as a negative value).....	4336		0		4.
5.	LESS: Nonqualifying perpetual preferred stock.....	B588		0		5.
6.	Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	B589		0		6.
7.	a. LESS: Disallowed goodwill and other disallowed intangible assets.....	B590		3,786		7.a.
	b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	F264		0		7.b.
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).....	C227		67,946		8.
9.	a. LESS: Disallowed servicing assets and purchased credit card relationships.....	B591		0		9.a.
	b. LESS: Disallowed deferred tax assets.....	5610		0		9.b.
10.	Other additions to (deductions from) Tier 1 capital.....	B592		0		10.
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	8274		67,946		11.
Tier 2 Capital						
12.	Qualifying subordinated debt and redeemable preferred stock.....	5306		0		12.
13.	Cumulative perpetual preferred stock includible in Tier 2 capital.....	B593		0		13.
14.	Allowance for loan and lease losses includible in Tier 2 capital.....	5310		7,242		14.
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	2221		0		15.
16.	Other Tier 2 capital components.....	B594		0		16.
17.	Tier 2 capital (sum of items 12 through 16).....	5311		7,242		17.
18.	Allowable Tier 2 capital (lesser of item 11 or 17).....	8275		7,242		18.
19.	Not applicable					
20.	LESS: Deductions for total risk-based capital.....	B595		0		20.
21.	Total risk-based capital (sum of items 11 and 18, less item 20).....	3792		75,188		21.
Total Assets for Leverage Ratio						
22.	Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12).....	L136		833,138		22.
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....	B590		3,786		23.
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)....	B591		0		24.
25.	LESS: Disallowed deferred tax assets (from item 9.b above).....	5610		0		25.
26.	Other additions to (deductions from) assets for leverage capital purposes.....	L137		0		26.
27.	Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25).....	L138		829,352		27.

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income" (AOCI).

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RC-50**Part I.A - Continued**

Dollar Amounts in Thousands

Adjustments for Financial Subsidiaries

	RCOA	Bil	Mil	Thou	
28. a. Adjustment to Tier 1 capital reported in item 11.....	C228		0		28.a.
b. Adjustment to total risk-based capital reported in item 21.....	B503		0		28.b.
29. Adjustment to risk-weighted assets reported in Part II, item 62.....	B504		0		29.
30. Adjustment to average total assets reported in item 27.....	B505		0		30.

Capital Ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (1).....	7273	0.00%	7204	8.19%	31.
32. Tier 1 risk-based capital ratio (2).....	7274	0.00%	7206	11.75%	32.
33. Total risk-based capital ratio (3).....	7275	0.00%	7205	13.00%	33.

All institutions also must complete Schedule RC-R, Part II.

- (1) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
- (2) The ratio for column B is item 11 divided by Part II, item 62. The ratio for column A is item 11 minus item 28.a divided by (Part II, item 62 minus item 29).
- (3) The ratio for column B is item 21 divided by Part II, item 62. The ratio for column A is item 21 minus item 28.b divided by (Part II, item 62 minus item 29).

Schedule RC-R — Continued**Part I.B – Regulatory Capital Components and Ratios**

Advanced approaches institutions must complete this Schedule RC-R, Part I.B, starting on March 31, 2014. Starting March 31, 2015, all other institutions also must complete this Part I.B. On that date, Schedule RC-R, Part I.A, will be removed and Part I.B will be designated Part I.

Part I.B is to be completed on a consolidated basis.

Dollar Amounts in Thousands		RCOA	Bil	Mil	Thou	
Common equity tier 1 capital						
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742				NR	1.
	RCON					
2. Retained earnings.....	3632				NR	2.
	RCOA					
3. Accumulated other comprehensive income (AOCI).....	B530				NR	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No	RCOA				
	1=Yes	P838			NR	3.a.
	RCOA	Bil	Mil	Thou		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839				NR	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840				NR	5.
Common equity tier 1 capital: adjustments and deductions						
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841				NR	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842				NR	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843				NR	8.
9. AOCI-related adjustments (items 9.a through 9.e. are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):						
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....						9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....						9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....						9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....						9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....						9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849				NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:						
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258				NR	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850				NR	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851				NR	11.
12. Subtotal (item 5 minus items 6 through 11).....	P852				NR	12.

Schedule RC-R — ContinuedFFIEC 041
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RC-52**Part I.B - Continued**

	Dollar Amounts in Thousands				
	RCOA	Bl	Mil	Thou	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P853		NR		13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P854		NR		14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P855		NR		15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	P856		NR		16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	P857		NR		17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858		NR		18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859		NR		19.
Additional tier 1 capital					
20. Additional tier 1 capital instruments plus related surplus.....	P860		NR		20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital.....	P861		NR		21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862		NR		22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863		NR		23.
24. LESS: Additional tier 1 capital deductions.....	P864		NR		24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865		NR		25.
Tier 1 capital					
26. Tier 1 capital (sum of items 19 and 25).....	8274		NR		26.
Tier 2 capital					
27. Tier 2 capital instruments plus related surplus.....	P866		NR		27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	P867		NR		28.
29. Total capital minority interest that is not included in tier 1 capital.....	P868		NR		29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....	5310		NR		30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCCW				
	5310		NR		30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCOA				
	Q257		NR		31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870		NR		32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCCW				
	P870		NR		32.b.
	RCOA				
33. LESS: Tier 2 capital deductions.....	P872		NR		33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311		NR		34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCCW				
	5311		NR		34.b.
Total capital					
	RCOA				
35. a. Total capital (sum of items 26 and 34.a).....	3792		NR		35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCCW				
	3792		NR		35.b.

Schedule RC-R—Continued**Part I.B - Continued**

		Dollar Amounts in Thousands			
		RCOA	Bil	Mil	Thou
Total assets for the leverage ratio					
36. Average total consolidated assets.....		3368		NR	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....		RCOA			
		P875		NR	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596		NR	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)		A224		NR	39.
Total risk-weighted assets					
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 62)		A223		NR	40. a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCOW			
		A223		NR	40. b.

Capital ratios

41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	Column A	Column B	
	RCOA	Percentage	RCOW
	P793	NR	P793
			NR
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	NR	7206
			NR
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	NR	7205
			NR

Leverage capital ratios

44. Tier 1 leverage ratio (item 26 divided by item 39)	RCOA	Percentage	
	7204	NR	
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			

Capital buffer

46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):		Percentage	
a. Capital conservation buffer			46. a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer			46. b.

		Dollar Amounts in Thousands			
			Bil	Mil	Thou
Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:					
47. Eligible retained income					47.
48. Distributions and discretionary bonus payments during the quarter					48.

Schedule RC-R—Continued

Part II — Risk-Weighted Assets

To be completed by all institutions.

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Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, Part II, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

Dollar Amounts in Thousands																	
Balance Sheet Asset Categories																	
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1. a and 1. b).																	
(Column A) Totals (from Schedule RC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)		
						0%			20%			50%			100%		
Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou	Bill	Mill	Thou
RCON 0010			RCON C869			RCON B600			RCON B601						RCON B602		
24,655			0			14,506			10,149						0		
RCON 1754			RCON B603			RCON B604			RCON B605			RCON B606			RCON B607		
1,517			0			0			1,517			0			0		
RCON 1773			RCON B608			RCON B609			RCON B610			RCON B611			RCON B612		
293,116			7,741			15,907			267,631			1,837			0		
RCON C225						RCON C063			RCON C064						RCON B520		
5,006						0			5,006						0		
RCON 5369			RCON B617			RCON B618			RCON B619			RCON B620			RCON B621		
87			0			0			0			87			0		
RCON B528			RCON B622			RCON B623			RCON B624			RCON B625			RCON B626		
475,534			0			0			3,613			63,565			408,356		
RCON 3123			RCON 3123														
8,177			8,177														
RCON 3545			RCON B627			RCON B628			RCON B629			RCON B630			RCON B631		
0			0			0			0			0			0		
RCON B639			RCON B640			RCON B641			RCON B642			RCON B643			RCON 5339		
43,003			3,787			864			2,903			520			34,929		
RCON 2170			RCON B644			RCON 5320			RCON 5327			RCON 5334			RCON 5340		
834,741			3,351			31,277			290,819			66,009			443,285		
39. LESS: Allowance for loan and lease losses.																	
40. LESS: Allowance for loan and lease losses.																	
41. Trading Assets.																	
42. All other assets (1).																	
43. Total Assets (sum of items 34 through 42).																	

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

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RC-55**Schedule RC-R—Continued**
Part II — Continued

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)			(Column C)			(Column D)			(Column E)			(Column F)		
	Bil	Mil	Thou		Bil	Mil	Thou	0%			20%			50%			100%		
								Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																			
Derivatives and Off-Balance Sheet Items																			
44. Financial standby letters of credit.....	RCON B546	0		1.00 or 12.5 (2)	RCON B547	0		RCON B548	0		0	RCON B581	0		0	RCON B582	0		0
45. Performance standby letters of credit.....	RCON 3821				RCON B650	280		RCON B651	0			RCON B652	0			RCON B653	0		0
	559			0.50															280
46. Commercial and similar letters of credit...	RCON 3411	0		0.20	RCON B655			RCON B656			0	RCON B657			0	RCON B658			0
47. Risk participations in bankers acceptances acquired by the reporting institution.....																			0
	RCON 3429	0		1.00	RCON B660	0		RCON B661	0			RCON B662	0						0
48. Securities lent.....																			
	RCON 3433	0		1.00	RCON B664			RCON B665			0	RCON B666			0	RCON B667			0
49. Retained recourse on small business obligations sold with recourse.....																			0
	RCON A250	0		1.00	RCON B669	0		RCON B670	0		0	RCON B671			0	RCON B672			0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....																			
	RCON B541				RCON B542														
	2,743			12.5 (3)		34,288													34,288
51. All other financial assets sold with recourse.....	RCON B675	0		1.00	RCON B676	0		RCON B677	0		0	RCON B678	0		0	RCON B679	0		0
	RCON B681	0		1.00	RCON B682			RCON B683			0	RCON B684			0	RCON B685			0
52. All other off-balance sheet liabilities.....																			0
53. Unused commitments: a. With an original maturity exceeding one year..... b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCON 3833	20,736		0.50	RCON B687	10,368		RCON B688	0		0	RCON B689	0		0	RCON B690	126		10,242
	RCON G591	0		0.10	RCON G592	0		RCON G593	0		0	RCON G594	0		0	RCON G595	0		0
54. Derivative contracts.....																			
					RCON A167	0		RCON B693	0		0	RCON B694	0		0	RCON B695	0		0

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

Schedule RC-R—Continued
Part II — Continued

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Totals Dollar Amounts in Thousands

Totals												
55. Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column, sum of items 43 through 54).....	RCON B696		RCON B697		RCON B698		RCON B699					
56. Risk-weight factor.....	31,277		290,819		66,135		488,095					
	x 0%		x 20%		x 50%		x 100%					
57. Risk-weighted assets by risk-weight category (for each column, item 55 multiplied by item 56).....	RCON B700		RCON B701		RCON B702		RCON B703					
	0		58,164		33,068		488,095					
58. Market risk equivalent assets.....							RCON 1651					
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58).....							RCON B704					
							579,327					
							RCON A222					
							935					
60. LESS: Excess allowance for loan and lease losses.....							RCON 3128					
61. LESS: Allocated transfer risk reserve.....							0					
							RCON A223					
62. Total risk-weighted assets (item 59 minus items 60 and 61).....							578,392					

Memoranda

Dollar Amounts in Thousands			
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCON	Bil	Thou
	8764		0

M 1.

Schedule RC-R—Continued**Part II — Continued
Memoranda—Continued**FFIEC 041
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Dollar Amounts in Thousands									
With a remaining maturity of									
(Column A) One year or less					(Column B) Over one year through five years				
(Column C) Over five years									
RCON	Tril	Bil	Mill	Thou	RCON	Tril	Bil	Mill	Thou
3809			1,103		8766				0
3812			0		8769				0
8771			0		8772				0
8774			0		8775				0
8777			0		8778				0
A000			0		A001				0
G597			0		G598				0
G600			0		G601				0

2. Notional principal amounts of derivative contracts: (1)

- a. Interest rate contracts.....
- b. Foreign exchange contracts.....
- c. Gold contracts.....
- d. Other precious metals contracts.....
- e. Other commodity contracts.....
- f. Equity derivative contracts.....
- g. Credit derivative contracts:
- Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:
- (1) Investment grade.....
- (2) Subinvestment grade.....

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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

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RC-58

Dollar Amounts in Thousands																							
Bank Securitization Activities																							
1. Outstanding principal balance of																							
assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements																							
Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)																							
b. Subordinated securities and other residual interests																							
c. Standby letters of credit and other enhancements																							
Reporting bank's unused commitments to provide liquidity to structures reported in item 1																							
Past due loan amounts included in item 1:																							
a. 30-89 days past due																							
b. 90 days or more past due																							
Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):																							
a. Charge-offs																							
b. Recoveries																							
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**For Securitization Facilities Sponsored
By or Otherwise Established By Other
Institutions**

Schedule RC-S—Continued

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Dollar Amounts in Thousands																				
(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets		
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Bank Asset Sales																				
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank																				
RCON B790		8,875																		
		0																		
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11																				
RCON B797		1,549																		
		0																		

Memoranda

Dollar Amounts in Thousands									
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:									
a. Outstanding principal balance.									
b. Amount of retained recourse on these obligations as of the report date.									
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):									
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements									
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements									
c. Other financial assets (includes home equity lines) (1)									
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)									
3. Asset-backed commercial paper conduits:									
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:									
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company									
(2) Conduits sponsored by other unrelated institutions									
b. Unused commitments to provide liquidity to conduit structures:									
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company									
(2) Conduits sponsored by other unrelated institutions									
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²									

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

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

Schedule RC-T—Fiduciary and Related ServicesFFIEC 041
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1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....

RCN	Yes	No
A345	YES	

1.

2. Does the institution exercise the fiduciary powers it has been granted?.....

RCN	Yes	No
A346	NO	

2.

3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T).....

RCN	Yes	No
B867	NO	

3.

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

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
Dollar Amounts in Thousands										
Fiduciary and related assets	RCN B868				RCN B869				RCN B870	RCN B871
4. Personal trust and agency accounts.....	NR				NR				NR	NR
5. Employee benefit and retirement-related trust and agency accounts:										
a. Employee benefit - defined contribution.....	RCN B872				RCN B873				RCN B874	RCN B875
	NR				NR				NR	NR
b. Employee benefit - defined benefit.....	RCN B876				RCN B877				RCN B878	RCN B879
	NR				NR				NR	NR
c. Other employee benefit and retirement-related accounts.....	RCN B880				RCN B881				RCN B882	RCN B883
	NR				NR				NR	NR
	RCN B884				RCN B885				RCN C001	RCN C002
6. Corporate trust and agency accounts.....	NR				NR				NR	NR
7. Investment management and investment advisory agency accounts.....	RCN B886				RCN J253				RCN B888	RCN J254
	NR				NR				NR	NR
8. Foundation and endowment trust and agency accounts.....	RCN J255				RCN J256				RCN J257	RCN J258
	NR				NR				NR	NR
	RCN B890				RCN B891				RCN B892	RCN B893
9. Other fiduciary accounts.....	NR				NR				NR	NR
10. Total fiduciary accounts (sum of items 4 through 9).....	NR				NR				NR	NR

Schedule RC-T—Continued

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	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
Dollar Amounts in Thousands										
11. Custody and safekeeping accounts.....					RCON B898					RCON B899
12. Not applicable					NR					NR
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....					RCON J259				RCON J261	RCON J262
					NR				NR	NR

	Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
Fiduciary and related services income									
14. Personal trust and agency accounts.....					B904			NR	14.
15. Employee benefit and retirement-related trust and agency accounts:									
a. Employee benefit - defined contribution.....					B905			NR	15.a.
b. Employee benefit - defined benefit.....					B906			NR	15.b.
c. Other employee benefit and retirement-related accounts.....					B907			NR	15.c.
16. Corporate trust and agency accounts.....					A479			NR	16.
17. Investment management and investment advisory agency accounts.....					J315			NR	17.
18. Foundation and endowment trust and agency accounts.....					J316			NR	18.
19. Other fiduciary accounts.....					A480			NR	19.
20. Custody and safekeeping accounts.....					B909			NR	20.
21. Other fiduciary and related services income.....					B910			NR	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....					4070			NR	22.
23. Less: Expenses.....					C058			NR	23.
24. Less: Net losses from fiduciary and related services.....					A488			NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....					B911			NR	25.
26. Net fiduciary and related services income.....					A491			NR	26.

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Memoranda												
1. Managed assets held in fiduciary accounts:												
a. Noninterest-bearing deposits.....	J263			NR	J264			NR	J265			NR
b. Interest-bearing deposits.....	J266			NR	J267			NR	J268			NR
c. U.S. Treasury and U.S. Government agency obligations.....	J269			NR	J270			NR	J271			NR
d. State, county, and municipal obligations.....	J272			NR	J273			NR	J274			NR
e. Money market mutual funds.....	J275			NR	J276			NR	J277			NR
f. Equity mutual funds.....	J278			NR	J279			NR	J280			NR
g. Other mutual funds.....	J281			NR	J282			NR	J283			NR
h. Common trust funds and collective investment funds.....	J284			NR	J285			NR	J286			NR
i. Other short-term obligations.....	J287			NR	J288			NR	J289			NR
j. Other notes and bonds.....	J290			NR	J291			NR	J292			NR
k. Investments in unregistered funds and private equity investments.....	J293			NR	J294			NR	J295			NR

Schedule RC-T—ContinuedFFIEC 041
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RC-63**Memoranda—Continued**

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts				(Column C) All Other Accounts				
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. l. Other common and preferred stocks.....	J296			NR	J297			NR	J298			NR	M.1.l.
m. Real estate mortgages.....	J299			NR	J300			NR	J301			NR	M.1.m.
n. Real estate.....	J302			NR	J303			NR	J304			NR	M.1.n.
o. Miscellaneous assets.....	J305			NR	J306			NR	J307			NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308			NR	J309			NR	J310			NR	M.1.p.

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

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

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

Schedule RC-T—ContinuedFFIEC 041
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RC-64**Memoranda—Continued**

Dollar Amounts in Thousands

Memoranda—Continued

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

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

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	(Column A) Securitization Vehicles				(Column B) ABCP Conduits				(Column C) Other VIEs			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands												
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:												
a. Cash and balances due from depository institutions.....	J981		0		J982		0		J983		0	
b. Held-to-maturity securities.....	J984		0		J985		0		J986		0	
c. Available-for-sale securities.....	J987		0		J988		0		J989		0	
d. Securities purchased under agreements to resell.....	J990		0		J991		0		J992		0	
e. Loans and leases held for sale.....	J993		0		J994		0		J995		0	
f. Loans and leases, net of unearned income.....	J996		0		J997		0		J998		0	
g. Less: Allowance for loan and lease losses.....	J999		0		K001		0		K002		0	
h. Trading assets (other than derivatives).....	K003		0		K004		0		K005		0	
i. Derivative trading assets.....	K006		0		K007		0		K008		0	
j. Other real estate owned.....	K009		0		K010		0		K011		0	
k. Other assets.....	K012		0		K013		0		K014		0	
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:												
a. Securities sold under agreements to repurchase.....	K015		0		K016		0		K017		0	
b. Derivative trading liabilities.....	K018		0		K019		0		K020		0	
c. Commercial paper.....	K021		0		K022		0		K023		0	
d. Other borrowed money (exclude commercial paper).....	K024		0		K025		0		K026		0	
e. Other liabilities.....	K027		0		K028		0		K029		0	
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	K030		0		K031		0		K032		0	
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	K033		0		K034		0		K035		0	

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated

statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments?

RCON	Yes	No
6979		NO

BANK MANAGEMENT STATEMENT (please type or print clearly):
(TEXT 6980)