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

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Approval expires March 31, 2018

**Federal Financial Institutions Examination Council**

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

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**Report at the close of business June 30, 2015**

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

Unless the content 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 prepared in accordance with Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member banks, National banks, and Savings associations.

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

Signature of Chief Financial Officer (or Equivalent)

8/3/15
Date of Signature

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

## Submission of Reports

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

(a) 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
(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

FDIC Certificate Number 33418
(RSSD 9050)

Ledyard National Bank
Legal Title of Bank (RSSD 9017)

Norwich
City (RSSD 9130)

VT — State Abbreviation (RSSD 9200)

05055- — Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 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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# Contact Information for the Reports of Condition and Income

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

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

Gregory D. Steverson
Name (TEXT C490)

EVP CFO
Title (TEXT C491)

Greg.Steverson@LedyardBank.com
E-mail Address (TEXT C492)

(603)640-2666
Area Code / Phone Number / Extension (TEXT C493)

(603)643-6208
Area Code / FAX Number (TEXT C494)

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

Sara V. Blake
Name (TEXT C495)

VP Controller
Title (TEXT C496)

Sara.Blake@LedyardBank.com
E-mail Address (TEXT 4086)

(603)640-2700
Area Code / Phone Number / Extension (TEXT 8902)

(603)643-6860
Area Code / FAX Number (TEXT 9116)

# Emergency Contact Information

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

**Primary Contact**

Kathryn G. Underwood
Name (TEXT C366)

President & CEO
Title (TEXT C367)

Kathy.Underwood@LedyardBank.com
E-mail Address (TEXT C368)

(603)640-2664
Area Code / Phone Number / Extension (TEXT C369)

(603)643-6208
Area Code / FAX Number (TEXT C370)

**Secondary Contact**

Reginald E. Greene, Jr
Name (TEXT C371)

SVP & Senior Lender
Title (TEXT C372)

Reggie.Greene@LedyardBank.com
E-mail Address (TEXT C373)

(603)790-1774
Area Code / Phone Number / Extension (TEXT C374)

(603)643-1381
Area Code / FAX Number (TEXT C375)

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

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

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

**Primary Contact**

Alison Bruce
Name (TEXT C437)

VP Compliance & BSA Officer
Title (TEXT C438)

Alison.Bruce@LedyardBank.com
E-mail Address (TEXT C439)

(603)640-2668
Area Code / Phone Number / Extension (TEXT C440)

**Secondary Contact**

Kevin D. Kober
Name (TEXT C442)

SVP Consumer/Mortgage Lending Officer
Title (TEXT C443)

Kevin.Kober@LedyardBank.com
E-mail Address (TEXT C444)

(603)640-2733
Area Code / Phone Number / Extension (TEXT C445)

**Third Contact**

Linda L. Tenney
Name (TEXT C870)

AVP Data Processing & Electronic Banking Systems Manag
Title (TEXT C871)

Linda.Tenney@LedyardBank.com
E-mail Address (TEXT C872)

(603)790-1744
Area Code / Phone Number / Extension (TEXT C873)

**Fourth Contact**

Erica Wimett
Name (TEXT C875)

Operations Assistant
Title (TEXT C876)

Erica.Wimett@LedyardBank.com
E-mail Address (TEXT C877)

(603)790-1756
Area Code / Phone Number / Extension (TEXT C878)

Schedule **RI** **4**

# Consolidated Report of Income for the period January 1, 2015 - June 30, 2015

*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 | | 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 | RIAD4435 | 2,041 | 1.a.(1)(a) |
| (b) All other loans secured by real estate | RIAD4436 | 1,999 | 1.a.(1)(b) |
| (2) Commercial and industrial loans | RIAD4012 | 1,069 | 1.a.(2) |
| (3) Loans to individuals for household, family, and other personal expenditures: | | | |
| (a) Credit cards | RIADB485 | 0 | 1.a.(3)(a) |
| (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) | RIADB486 | 330 | 1.a.(3)(b) |
| (4) Loans to foreign governments and official institutions | RIAD4056 | 0 | 1.a.(4) |
| (5) All other loans (1) | RIAD4058 | 0 | 1.a.(5) |
| (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) | RIAD4010 | **5,439** | 1.a.(6) |
| b. Income from lease financing receivables | RIAD4065 | 0 | 1.b. |
| c. Interest income on balances due from depository institutions (2) | RIAD4115 | 30 | 1.c. |
| d. Interest and dividend income on securities: | | | |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) | RIADB488 | 93 | 1.d.(1) |
| (2) Mortgage-backed securities | RIADB489 | 386 | 1.d.(2) |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) | RIAD4060 | 924 | 1.d.(3) |
| e. Interest income from trading assets | RIAD4069 | 0 | 1.e. |
| f. Interest income on federal funds sold and securities purchased under agreements to resell | RIAD4020 | 0 | 1.f. |
| g. Other interest income | RIAD4518 | 29 | 1.g. |
| h. Total interest income (sum of items 1.a.(6) through 1.g) | RIAD4107 | **6,901** | 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) | RIAD4508 | 3 | 2.a.(1) |
| (2) Nontransaction accounts: | | | |
| (a) Savings deposits *(includes MMDAs)* | RIAD0093 | 115 | 2.a.(2)(a) |
| (b) Time deposits of $100,000 or more | RIADA517 | 86 | 2.a.(2)(b) |
| (c) Time deposits of less than $100,000 | RIADA518 | 79 | 2.a.(2)(c) |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase | RIAD4180 | 5 | 2.b. |
| c. Interest on trading liabilities and other borrowed money | RIAD4185 | 137 | 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** **5**

# Schedule RI—Continued

| | | | | | | |
|---|---|---|---|---|---|---|
| | Dollar Amounts in Thousands | | | Bil | Mil | Thou | |
| d. Interest on subordinated notes and debentures | | | RIAD4200 | | 0 | 2.d. |
| e. Total interest expense (sum of items 2.a through 2.d) | | | RIAD4073 | | **425** | 2.e. |
| 3. Net interest income (item 1.h minus 2.e) | RIAD4074 | **6,476** | | | | 3. |
| 4. Provision for loan and lease losses | RIAD4230 | 0 | | | | 4. |
| 5. Noninterest income: | | | | | | |
| a. Income from fiduciary activities (1) | | | RIAD4070 | | **4,272** | 5.a. |
| b. Service charges on deposit accounts | | | RIAD4080 | | 139 | 5.b. |
| c. Trading revenue (2) | | | RIADA220 | | 0 | 5.c. |
| d. | | | | | | |
| (1) Fees and commissions from securities brokerage | | | RIADC886 | | 9 | 5.d.(1) |
| (2) Investment banking, advisory, and underwriting fees and commissions | | | RIADC888 | | 0 | 5.d.(2) |
| (3) Fees and commissions from annuity sales | | | RIADC887 | | 0 | 5.d.(3) |
| (4) Underwriting income from insurance and reinsurance activities | | | RIADC386 | | 2 | 5.d.(4) |
| (5) Income from other insurance activities | | | RIADC387 | | 0 | 5.d.(5) |
| e. Venture capital revenue | | | RIADB491 | | 0 | 5.e. |
| f. Net servicing fees | | | RIADB492 | | 0 | 5.f. |
| g. Net securitization income | | | RIADB493 | | 0 | 5.g. |
| h. Not applicable | | | | | | |
| i. Net gains (losses) on sales of loans and leases | | | RIAD5416 | | 146 | 5.i. |
| j. Net gains (losses) on sales of other real estate owned | | | RIAD5415 | | 0 | 5.j. |
| k. Net gains (losses) on sales of other assets (excluding securities) | | | RIADB496 | | 0 | 5.k. |
| l. Other noninterest income (*) | | | RIADB497 | | 553 | 5.l. |
| m. Total noninterest income (sum of items 5.a. through 5.l) | RIAD4079 | **5,121** | | | | 5.m. |
| 6. | | | | | | |
| a. Realized gains (losses) on held-to-maturity securities | RIAD3521 | 0 | | | | 6.a. |
| b. Realized gains (losses) on available-for-sale securities | RIAD3196 | 0 | | | | 6.b. |
| 7. Noninterest expense: | | | | | | |
| a. Salaries and employee benefits | | | RIAD4135 | | 5,425 | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) | | | RIAD4217 | | 1,660 | 7.b. |
| c. | | | | | | |
| (1) Goodwill impairment losses | | | RIADC216 | | 0 | 7.c.(1) |
| (2) Amortization expense and impairment losses for other intangible assets | | | RIADC232 | | 0 | 7.c.(2) |
| d. Other noninterest expense (*) | | | RIAD4092 | | 1,686 | 7.d. |
| e. Total noninterest expense (sum of items 7.a. through 7.d) | RIAD4093 | **8,771** | | | | 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.) | RIAD4301 | **2,826** | | | | 8. |
| 9. Applicable income taxes (on item 8) | RIAD4302 | 618 | | | | 9. |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) | RIAD4300 | **2,208** | | | | 10. |
| 11. Extraordinary items and other adjustments, net of income taxes (*) | RIAD4320 | 0 | | | | 11. |
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) | RIADG104 | **2,208** | | | | 12. |
| 13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) | RIADG103 | 0 | | | | 13. |
| 14. Net income (loss) attributable to bank (item 12 minus item 13) | RIAD4340 | **2,208** | | | | 14. |

(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.
(*) Describe on Schedule RI-E - Explanations

Schedule **RI** **6**

# Schedule RI—Continued

## Memoranda

| Dollar Amounts in Thousands | | 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 | RIAD4513 | 0 | M.1. |
| *Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.* (1) | | | |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) | RIAD8431 | N/A | M.2. |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) | RIAD4313 | 0 | M.3. |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) | RIAD4507 | 676 | M.4. |

| | | Number | |
|---|---|---|---|
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole #) | RIAD4150 | 106 | M.5. |

| | | Bil \| Mil \| Thou | |
|---|---|---|---|
| *Memorandum item 6 is to be completed by:* (1)<br>• *banks with $300 million or more in total assets, and*<br>• *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)) | RIAD4024 | 0 | M.6. |

| | | YYYYMMDD | |
|---|---|---|---|
| 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) | RIAD9106 | | M.7. |

| | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 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):<br>*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.* | | | |
| a. Interest rate exposures | RIAD8757 | N/A | M.8.a. |
| b. Foreign exchange exposures | RIAD8758 | N/A | M.8.b. |
| c. Equity security and index exposures | RIAD8759 | N/A | M.8.c. |
| d. Commodity and other exposures | RIAD8760 | N/A | M.8.d. |
| e. Credit exposures | RIADF186 | N/A | M.8.e. |
| *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) | | | |
| 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) | RIADK090 | N/A | 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) | RIADK094 | N/A | 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 | RIADC889 | 0 | M.9.a. |
| b. Net gains (losses) on credit derivatives held for purposes other than trading | RIADC890 | 0 | M.9.b. |
| 10. *To be completed by banks with $300 million or more in total assets:* (1)<br>Credit losses on derivatives (see instructions) | RIADA251 | 0 | M.10. |

Schedule **RI** **7**

# Schedule RI—Continued

**Memoranda—Continued**

| | | Yes/No | |
|---|---|---|---|
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | RIADA530 | NO | M.11. |

| | | Bil \| Mil \| Thou | |
|---|---|---|---|
| *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.* | | | |
| 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)) | RIADF228 | N/A | M.12. |
| *Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.* | | | |
| 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 | RIADF551 | N/A | M.13.a. |
| (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk | RIADF552 | N/A | M.13.a.(1) |
| b. Net gains (losses) on liabilities | RIADF553 | N/A | M.13.b. |
| (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk | RIADF554 | N/A | 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 | RIADJ319 | 0 | M.14.a. |
| b. Portion of losses recognized in other comprehensive income (before income taxes) | RIADJ320 | 0 | 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) | RIADJ321 | **0** | M.14.c. |
| ***Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets[1] that answered "Yes" to Schedule RC-E, Memorandum item 5.*** | | | |
| 15. **Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):** | | | |
| a. **Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use** | RIADH032 | N/A | M.15.a. |
| b. **Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use** | RIADH033 | N/A | M.15.b. |
| c. **Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use** | RIADH034 | N/A | M.15.c. |
| d. **All other service charges on deposit accounts** | RIADH035 | N/A | M.15.d. |

(1) The asset size tests and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.

(2) For example, a bank acquired on March 1, 2015, would report 20150301.

Schedule **RIA** **8**

# Schedule RI-A—Changes in Bank Equity Capital

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 1. Total bank equity capital most recently reported for the **December 31, 2014**, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | RIAD3217 | 39,637 | 1. |
| 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*) | RIADB507 | 0 | 2. |
| 3. Balance end of previous calendar year as restated (sum of items 1 and 2) | RIADB508 | **39,637** | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) | RIAD4340 | **2,208** | 4. |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) | RIADB509 | 0 | 5. |
| 6. Treasury stock transactions, net | RIADB510 | 0 | 6. |
| 7. Changes incident to business combinations, net | RIAD4356 | 0 | 7. |
| 8. LESS: Cash dividends declared on preferred stock | RIAD4470 | 0 | 8. |
| 9. LESS: Cash dividends declared on common stock | RIAD4460 | 1,200 | 9. |
| 10. Other comprehensive income (1) | RIADB511 | (373) | 10. |
| 11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) | RIAD4415 | 0 | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) | RIAD3210 | **40,272** | 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 **RIBI** **9**

# Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

## Part I. Charge-offs [1] and Recoveries on Loans and Leases

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

| Dollar Amounts in Thousands | (Column A) Charge-offs: Calendar YTD | | (Column B) Recoveries: Calendar YTD | | |
|---|---|---|---|---|---|
| 1. Loans secured by real estate: | | | | | |
| a. Construction, land development, and other land loans: | | | | | |
| (1) 1-4 family residential construction loans | RIADC891 | 0 | RIADC892 | 0 | 1.a.(1) |
| (2) Other construction loans and all land development and other land loans | RIADC893 | 0 | RIADC894 | 0 | 1.a.(2) |
| b. Secured by farmland | RIAD3584 | 0 | RIAD3585 | 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 | RIAD5411 | 0 | RIAD5412 | 0 | 1.c.(1) |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | |
| (a) Secured by first liens | RIADC234 | 0 | RIADC217 | 0 | 1.c.(2)(a) |
| (b) Secured by junior liens | RIADC235 | 0 | RIADC218 | 0 | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | RIAD3588 | 0 | RIAD3589 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | RIADC895 | 117 | RIADC896 | 0 | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | RIADC897 | 0 | RIADC898 | 0 | 1.e.(2) |
| 2. Loans to depository institutions and acceptances of other banks | RIAD4481 | 0 | RIAD4482 | 0 | 2. |
| 3. Not applicable | | | | | |
| 4. Commercial and industrial loans | RIAD4638 | 0 | RIAD4608 | 4 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | |
| a. Credit cards | RIADB514 | 0 | RIADB515 | 0 | 5.a. |
| b. Automobile loans | RIADK129 | 0 | RIADK133 | 0 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RIADK205 | 0 | RIADK206 | 0 | 5.c. |
| 6. Loans to foreign governments and official institutions | RIAD4643 | 0 | RIAD4627 | 0 | 6. |
| 7. All other loans [2] | RIAD4644 | 3 | RIAD4628 | 5 | 7. |
| 8. Lease financing receivables | RIAD4266 | 0 | RIAD4267 | 0 | 8. |
| 9. Total (sum of items 1 through 8) | RIAD4635 | **120** | RIAD4605 | **9** | 9. |

(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 states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Schedule **RIBI** **10**

# Schedule RI-B—Continued

## Part I—Continued

### Memoranda

| Dollar Amounts in Thousands | (Column A) Charge-offs: Calendar YTD | | (Column B) Recoveries: Calendar YTD | | |
|---|---|---|---|---|---|
| 1. Loans to finance commercial real estate, construction, and land development activities *(not secured by real estate)* included in Schedule RI-B, part I, items 4 and 7, above | RIAD5409 | 0 | RIAD5410 | 0 | M.1. |
| 2. *Memorandum items 2.a thru 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) | RIAD4652 | 0 | RIAD4662 | 0 | M.2.a. |
| b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above) | RIAD4654 | 0 | RIAD4664 | 0 | M.2.b. |
| c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above) | RIAD4646 | 0 | RIAD4618 | 0 | M.2.c. |
| d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above) | RIADF185 | 0 | RIADF187 | 0 | M.2.d. |
| 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) | RIAD4655 | 0 | RIAD4665 | 0 | M.3. |

| Dollar Amounts in Thousands | Bil | Mil | Thou | |
|---|---|---|---|---|
| *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) | RIADC388 | | N/A | M.4. |

(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, 2014, Report of Condition.

Schedule **RIBII** **11**

# Schedule RI-B—Continued

## Part II. Changes in Allowance for Loan and Lease Losses

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 1. Balance most recently reported for the **December 31, 2014**, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | RIADB522 | 5,744 | 1. |
| 2. Recoveries (must equal part I, item 9, column B, above) | RIAD4605 | **9** | 2. |
| 3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) | RIADC079 | 120 | 3. |
| 4. LESS: Write-downs arising from transfers of loans to a held-for-sale account | RIAD5523 | 0 | 4. |
| 5. Provision for loan and lease losses (must equal Schedule RI, item 4) | RIAD4230 | 0 | 5. |
| 6. Adjustments (see instructions for this schedule) (*) | RIADC233 | 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) | RIAD3123 | **5,633** | 7. |

### Memoranda

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above | RIADC435 | 0 | M.1. |
| *Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.* | | | |
| 2. Separate valuation allowance for uncollectible retail credit card fees and finance charges | RIADC389 | N/A | M.2. |
| 3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges | RIADC390 | N/A | M.3. |
| *Memorandum item 4 is to be completed by all banks.* | | | |
| 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) | RIADC781 | 0 | M.4. |

(*) Describe on Schedule RI-E - Explanations

Schedule **RIC** **12**

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

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) | |
|---|---|---|---|---|---|---|---|
| 1. Real estate loans: | | | | | | | |
| a. Construction loans | RCONM708 | RCONM709 | RCONM710 | RCONM711 | RCONM712 | RCONM713 | |
| | N/A | N/A | N/A | N/A | N/A | N/A | 1.a. |
| b. Commercial real estate loans | RCONM714 | RCONM715 | RCONM716 | RCONM717 | RCONM719 | RCONM720 | |
| | N/A | N/A | N/A | N/A | N/A | N/A | 1.b. |
| c. Residential real estate loans | RCONM721 | RCONM722 | RCONM723 | RCONM724 | RCONM725 | RCONM726 | |
| | N/A | N/A | N/A | N/A | N/A | N/A | 1.c. |
| 2. Commercial loans [2] | RCONM727 | RCONM728 | RCONM729 | RCONM730 | RCONM731 | RCONM732 | |
| | N/A | N/A | N/A | N/A | N/A | N/A | 2. |
| 3. Credit cards | RCONM733 | RCONM734 | RCONM735 | RCONM736 | RCONM737 | RCONM738 | |
| | N/A | N/A | N/A | N/A | N/A | N/A | 3. |
| 4. Other consumer loans | RCONM739 | RCONM740 | RCONM741 | RCONM742 | RCONM743 | RCONM744 | |
| | N/A | N/A | N/A | N/A | N/A | N/A | 4. |
| 5. Unallocated, if any | | | | RCONM745 | | | |
| | | | | N/A | | | 5. |
| 6. Total (for each column, sum of items 1.a through 5) [3] | RCONM746 | RCONM747 | RCONM748 | RCONM749 | RCONM750 | RCONM751 | |
| | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | 6. |

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2014, 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 **RIE** **13**

# Schedule RI-E—Explanations

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

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

| Dollar Amounts in Thousands | | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| 1. Other noninterest income (from Schedule RI, item 5.l) | | | | | |
| Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l: | | | | | |
| a. Income and fees from the printing and sale of checks | RIADC013 | | 0 | | 1.a. |
| b. Earnings on/increase in value of cash surrender value of life insurance | RIADC014 | | 132 | | 1.b. |
| c. Income and fees from automated teller machines (ATMs) | RIADC016 | | 25 | | 1.c. |
| d. Rent and other income from other real estate owned | RIAD4042 | | 0 | | 1.d. |
| e. Safe deposit box rent | RIADC015 | | 58 | | 1.e. |
| f. Net change in the fair values of financial instruments accounted for under a fair value option | RIADF229 | | 0 | | 1.f. |
| g. Bank card and credit card interchange fees | RIADF555 | | 161 | | 1.g. |
| h. Gains on bargain purchases | RIADJ447 | | 0 | | 1.h. |
| i. TEXT4461 Loan Fee Income | RIAD4461 | | 78 | | 1.i. |
| j. TEXT4462 Other Service Fees & Income | RIAD4462 | | 63 | | 1.j. |
| k. TEXT4463 Wire Fees | RIAD4463 | | 33 | | 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 | RIADC017 | | 0 | | 2.a. |
| b. Advertising and marketing expenses | RIAD0497 | | 251 | | 2.b. |
| c. Directors' fees | RIAD4136 | | 136 | | 2.c. |
| d. Printing, stationery, and supplies | RIADC018 | | 100 | | 2.d. |
| e. Postage | RIAD8403 | | 75 | | 2.e. |
| f. Legal fees and expenses | RIAD4141 | | 0 | | 2.f. |
| g. FDIC deposit insurance assessments | RIAD4146 | | 120 | | 2.g. |
| h. Accounting and auditing expenses | RIADF556 | | 172 | | 2.h. |
| i. Consulting and advisory expenses | RIADF557 | | 0 | | 2.i. |
| j. Automated teller machine (ATM) and interchange expenses | RIADF558 | | 124 | | 2.j. |
| k. Telecommunications expenses | RIADF559 | | 171 | | 2.k. |
| l. TEXT4464 | RIAD4464 | | 0 | | 2.l. |
| m. TEXT4467 | RIAD4467 | | 0 | | 2.m. |
| n. TEXT4468 | RIAD4468 | | 0 | | 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) TEXT4469 | RIAD4469 | | 0 | | 3.a.(1) |
| (2) Applicable income tax effect RIAD4486 0 | | | | | 3.a.(2) |
| b.(1) TEXT4487 | RIAD4487 | | 0 | | 3.b.(1) |
| (2) Applicable income tax effect RIAD4488 0 | | | | | 3.b.(2) |
| c.(1) TEXT4489 | RIAD4489 | | 0 | | 3.c.(1) |
| (2) Applicable income tax effect RIAD4491 0 | | | | | 3.c.(2) |

Schedule **RIE** **14**

# Schedule RI-E—Continued

| Dollar Amounts in Thousands | | | Bil | Mil | Thou | |
|---|---|---|---|---|---|---|
| 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. | TEXTB526 | | RIADB526 | | 0 | 4.a. |
| b. | TEXTB527 | | RIADB527 | | 0 | 4.b. |
| 5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions): | | | | | | |
| a. | TEXT4498 | | RIAD4498 | | 0 | 5.a. |
| b. | TEXT4499 | | RIAD4499 | | 0 | 5.b. |
| 6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): | | | | | | |
| a. | TEXT4521 | | RIAD4521 | | 0 | 6.a. |
| b. | TEXT4522 | | RIAD4522 | | 0 | 6.b. |

| | | | Yes/No | |
|---|---|---|---|---|
| 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): | | | | |
| a. Comments? | | RIAD4769 | NO | 7.a. |
| b. Other explanations (750 character limit): | | | | |

(TEXT 4769)

Schedule **RC** **15**

# Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2015

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 | | | 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) | | RCON0081 | 9,897 | 1.a. |
| b. Interest-bearing balances (2) | | RCON0071 | 16,757 | 1.b. |
| 2. Securities: | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) | | RCON1754 | **5,194** | 2.a. |
| b. Available-for-sale securities (from Schedule RC-B, column D) | | RCON1773 | **93,710** | 2.b. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | |
| a. Federal funds sold | | RCONB987 | 0 | 3.a. |
| b. Securities purchased under agreements to resell (3) | | RCONB989 | 0 | 3.b. |
| 4. Loans and lease financing receivables (from Schedule RC-C): | | | | |
| a. Loans and leases held for sale | | RCON5369 | 2,673 | 4.a. |
| b. Loans and leases, net of unearned income | RCONB528 273,286 | | | 4.b. |
| c. LESS: Allowance for loan and lease losses | RCON3123 5,633 | | | 4.c. |
| d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c) | | RCONB529 | **267,653** | 4.d. |
| 5. Trading assets (from Schedule RC-D) | | RCON3545 | 0 | 5. |
| 6. Premises and fixed assets (including capitalized leases) | | RCON2145 | 7,443 | 6. |
| 7. Other real estate owned (from Schedule RC-M) | | RCON2150 | **0** | 7. |
| 8. Investments in unconsolidated subsidiaries and associated companies | | RCON2130 | 0 | 8. |
| 9. Direct and indirect investments in real estate ventures | | RCON3656 | 0 | 9. |
| 10. Intangible assets: | | | | |
| a. Goodwill | | RCON3163 | 0 | 10.a. |
| b. Other intangible assets (from Schedule RC-M) | | RCON0426 | **0** | 10.b. |
| 11. Other assets (from Schedule RC-F) | | RCON2160 | **20,979** | 11. |
| 12. Total assets (sum of items 1 through 11) | | RCON2170 | **424,306** | 12. |

(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.

Schedule **RC** **16**

# Schedule RC—Continued

| Dollar Amounts in Thousands | | | | Bil | Mil | Thou | |
|---|---|---|---|---|---|---|---|
| **Liabilities** | | | | | | | |
| 13. Deposits: | | | | | | | |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) | | | RCON2200 | | **354,289** | | 13.a. |
| (1) Noninterest-bearing (1) | RCON6631 | 2,405 | | | | | 13.a.(1) |
| (2) Interest-bearing | RCON6636 | 351,884 | | | | | 13.a.(2) |
| b. Not applicable | | | | | | | |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | | | | | |
| a. Federal funds purchased (2) | | | RCONB993 | | 0 | | 14.a. |
| b. Securities sold under agreements to repurchase (3) | | | RCONB995 | | 11,217 | | 14.b. |
| 15. Trading liabilities (from Schedule RC-D) | | | RCON3548 | | 0 | | 15. |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) | | | RCON3190 | | **14,760** | | 16. |
| 17. Not applicable | | | | | | | |
| 18. Not applicable | | | | | | | |
| 19. Subordinated notes and debentures (4) | | | RCON3200 | | 0 | | 19. |
| 20. Other liabilities (from Schedule RC-G) | | | RCON2930 | | **3,768** | | 20. |
| 21. Total liabilities (sum of items 13 through 20) | | | RCON2948 | | **384,034** | | 21. |
| 22. Not applicable | | | | | | | 22. |
| **Equity Capital** | | | | | | | |
| **Bank Equity Capital** | | | | | | | |
| 23. Perpetual preferred stock and related surplus | | | RCON3838 | | 0 | | 23. |
| 24. Common stock | | | RCON3230 | | 1,048 | | 24. |
| 25. Surplus (exclude all surplus related to preferred stock) | | | RCON3839 | | 10,960 | | 25. |
| 26. | | | | | | | |
| a. Retained earnings | | | RCON3632 | | 26,453 | | 26.a. |
| b. Accumulated other comprehensive income (5) | | | RCONB530 | | 1,811 | | 26.b. |
| c. Other equity capital components (6) | | | RCONA130 | | 0 | | 26.c. |
| 27. | | | | | | | |
| a. Total bank equity capital (sum of items 23 through 26.c) | | | RCON3210 | | **40,272** | | 27.a. |
| b. Noncontrolling (minority) interests in consolidated subsidiaries | | | RCON3000 | | 0 | | 27.b. |
| 28. Total equity capital (sum of items 27.a and 27.b) | | | RCONG105 | | **40,272** | | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | | | RCON3300 | | **424,306** | | 29. |

(1) Includes noninterest-bearing demand, time, and savings deposits.
(2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
(3) Includes all securities repurchase agreements, regardless of maturity.
(4) Includes limited-life preferred stock and related surplus.
(5) Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.
(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule **RC** **17**

# Schedule RC—Continued

**Memoranda**

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

| | | Number | |
|---|---|---|---|
| 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 **2014** ..... | RCON6724 | N/A | 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

| | | MM/DD | |
|---|---|---|---|
| **To be reported with the March Report of Condition.** | | | |
| 2. Bank's fiscal year-end date ..... | RCON8678 | N/A | M.2. |

Schedule **RCA** **18**

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

*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 | | 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 | RCON0020 | 2,976 | 1.a. |
| b. Currency and coin | RCON0080 | 1,123 | 1.b. |
| 2. Balances due from depository institutions in the U.S: | | | |
| a. U.S. branches and agencies of foreign banks | RCON0083 | 0 | 2.a. |
| b. Other commercial banks in the U.S. and other depository institutions in the U.S. | RCON0085 | 4,035 | 2.b. |
| 3. Balances due from banks in foreign countries and foreign central banks: | | | |
| a. Foreign branches of other U.S. banks | RCON0073 | 0 | 3.a. |
| b. Other banks in foreign countries and foreign central banks | RCON0074 | 0 | 3.b. |
| 4. Balances due from Federal Reserve Banks | RCON0090 | 18,520 | 4. |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) | RCON0010 | **26,654** | 5. |

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule **RCB** **19**

# Schedule RC-B—Securities

Exclude assets held for trading.

| Dollar Amounts in Thousands | (Column A) Held-to-maturity Amortized Cost | (Column B) Held-to-maturity Fair Value | (Column C) Available-for-sale Amortized Cost | (Column D) Available-for-sale Fair Value | |
|---|---|---|---|---|---|
| 1. U.S. Treasury securities | RCON0211 | RCON0213 | RCON1286 | RCON1287 | |
| | 0 | 0 | 0 | 0 | 1. |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities): | | | | | |
| a. Issued by U.S. Government agencies (1) | RCON1289 | RCON1290 | RCON1291 | RCON1293 | |
| | 0 | 0 | 0 | 0 | 2.a. |
| b. Issued by U.S. Government-sponsored agencies (2) | RCON1294 | RCON1295 | RCON1297 | RCON1298 | |
| | 0 | 0 | 7,529 | 7,499 | 2.b. |
| 3. Securities issued by states and political subdivisions in the U.S. | RCON8496 | RCON8497 | RCON8498 | RCON8499 | |
| | 898 | 958 | 41,324 | 43,447 | 3. |
| 4. Mortgage-backed securities (MBS): | | | | | |
| a. Residential mortgage pass-through securities: | | | | | |
| (1) Guaranteed by GNMA | RCONG300 | RCONG301 | RCONG302 | RCONG303 | |
| | 1,125 | 1,281 | 0 | 0 | 4.a.(1) |
| (2) Issued by FNMA and FHLMC | RCONG304 | RCONG305 | RCONG306 | RCONG307 | |
| | 3,007 | 3,224 | 22,722 | 23,083 | 4.a.(2) |
| (3) Other pass-through securities | RCONG308 | RCONG309 | RCONG310 | RCONG311 | |
| | 0 | 0 | 0 | 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 agencies (3) | RCONG312 | RCONG313 | RCONG314 | RCONG315 | |
| | 164 | 169 | 1,521 | 1,537 | 4.b.(1) |
| (2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3) | RCONG316 | RCONG317 | RCONG318 | RCONG319 | |
| | 0 | 0 | 0 | 0 | 4.b.(2) |
| (3) All other residential MBS | RCONG320 | RCONG321 | RCONG322 | RCONG323 | |
| | 0 | 0 | 0 | 0 | 4.b.(3) |
| c. Commercial MBS: | | | | | |
| (1) Commercial mortgage pass-through securities: | | | | | |
| (a) Issued or guaranteed by FNMA, FHLMC, or GNMA | RCONK142 | RCONK143 | RCONK144 | RCONK145 | |
| | 0 | 0 | 0 | 0 | 4.c.(1)(a) |
| (b) Other pass-through securities | RCONK146 | RCONK147 | RCONK148 | RCONK149 | |
| | 0 | 0 | 0 | 0 | 4.c.(1)(b) |
| (2) Other commercial MBS: | | | | | |
| (a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3) | RCONK150 | RCONK151 | RCONK152 | RCONK153 | |
| | 0 | 0 | 0 | 0 | 4.c.(2)(a) |
| (b) All other commercial MBS | RCONK154 | RCONK155 | RCONK156 | RCONK157 | |
| | 0 | 0 | 0 | 0 | 4.c.(2)(b) |

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

# Schedule RC-B—Continued

| Dollar Amounts in Thousands | (Column A) Held-to-maturity Amortized Cost | (Column B) Held-to-maturity Fair Value | (Column C) Available-for-sale Amortized Cost | (Column D) Available-for-sale Fair Value | |
|---|---|---|---|---|---|
| 5. Asset-backed securities and structured financial products: | | | | | |
| a. Asset-backed securities (ABS) (from RC-B Memoranda) ..... | RCONC026 | RCONC988 | RCONC989 | RCONC027 | |
| | 0 | 0 | 0 | 0 | 5.a. |
| b. Structured financial products: | | | | | |
| (1) Cash ..... | RCONG336 | RCONG337 | RCONG338 | RCONG339 | |
| | 0 | 0 | 0 | 0 | 5.b.(1) |
| (2) Synthetic ..... | RCONG340 | RCONG341 | RCONG342 | RCONG343 | |
| | 0 | 0 | 0 | 0 | 5.b.(2) |
| (3) Hybrid ..... | RCONG344 | RCONG345 | RCONG346 | RCONG347 | |
| | 0 | 0 | 0 | 0 | 5.b.(3) |
| 6. Other debt securities: | | | | | |
| a. Other domestic debt securities ..... | RCON1737 | RCON1738 | RCON1739 | RCON1741 | |
| | 0 | 0 | 16,097 | 16,348 | 6.a. |
| b. Other foreign debt securities ..... | RCON1742 | RCON1743 | RCON1744 | RCON1746 | |
| | 0 | 0 | 1,772 | 1,796 | 6.b. |
| 7. Investments in mutual funds and other equity securities with readily determinable fair values (1) ..... | | | RCONA510 | RCONA511 | |
| | | | 0 | 0 | 7. |
| 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.) ..... | RCON1754 | RCON1771 | RCON1772 | RCON1773 | |
| | **5,194** | **5,632** | **90,965** | **93,710** | 8. |

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

Schedule **RCB** **21**

# Schedule RC-B—Continued

**Memoranda**

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 1. Pledged securities (1) | RCON0416 | 38,453 | M.1. |
| 2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2) | | | |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (4) | | | |
| (1) Three months or less | RCONA549 | 2,509 | M.2.a.(1) |
| (2) Over three months through 12 months | RCONA550 | 7,036 | M.2.a.(2) |
| (3) Over one year through three years | RCONA551 | 8,972 | M.2.a.(3) |
| (4) Over three years through five years | RCONA552 | 18,010 | M.2.a.(4) |
| (5) Over five years through 15 years | RCONA553 | 33,461 | M.2.a.(5) |
| (6) Over 15 years | RCONA554 | 0 | 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 | RCONA555 | 3,272 | M.2.b.(1) |
| (2) Over three months through 12 months | RCONA556 | 2,566 | M.2.b.(2) |
| (3) Over one year through three years | RCONA557 | 0 | M.2.b.(3) |
| (4) Over three years through five years | RCONA558 | 255 | M.2.b.(4) |
| (5) Over five years through 15 years | RCONA559 | 17,388 | M.2.b.(5) |
| (6) Over 15 years | RCONA560 | 3,734 | 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 | RCONA561 | 344 | M.2.c.(1) |
| (2) Over three years | RCONA562 | 1,357 | 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) | RCONA248 | 9,544 | 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) | RCON1778 | 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 | RCON8782 | 0 | M.4.a. |
| b. Fair value | RCON8783 | 0 | 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 **RCB** **22**

# Schedule RC-B—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | (Column A) Held-to-maturity Amortized Cost | (Column B) Held-to-maturity Fair Value | (Column C) Available-for-sale Amortized Cost | (Column D) Available-for-sale Fair Value | |
|---|---|---|---|---|---|
| *Memorandum items 5.a through 5.f 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 | RCONB838 | RCONB839 | RCONB840 | RCONB841 | |
| | N/A | N/A | N/A | N/A | M.5.a. |
| b. Home equity lines | RCONB842 | RCONB843 | RCONB844 | RCONB845 | |
| | N/A | N/A | N/A | N/A | M.5.b. |
| c. Automobile loans | RCONB846 | RCONB847 | RCONB848 | RCONB849 | |
| | N/A | N/A | N/A | N/A | M.5.c. |
| d. Other consumer loans | RCONB850 | RCONB851 | RCONB852 | RCONB853 | |
| | N/A | N/A | N/A | N/A | M.5.d. |
| e. Commercial and industrial loans | RCONB854 | RCONB855 | RCONB856 | RCONB857 | |
| | N/A | N/A | N/A | N/A | M.5.e. |
| f. Other | RCONB858 | RCONB859 | RCONB860 | RCONB861 | |
| | N/A | N/A | N/A | N/A | M.5.f. |
| 6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)): | | | | | |
| a. Trust preferred securities issued by financial institutions | RCONG348 | RCONG349 | RCONG350 | RCONG351 | |
| | 0 | 0 | 0 | 0 | M.6.a. |
| b. Trust preferred securities issued by real estate investment trusts | RCONG352 | RCONG353 | RCONG354 | RCONG355 | |
| | 0 | 0 | 0 | 0 | M.6.b. |
| c. Corporate and similar loans | RCONG356 | RCONG357 | RCONG358 | RCONG359 | |
| | 0 | 0 | 0 | 0 | M.6.c. |
| d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) | RCONG360 | RCONG361 | RCONG362 | RCONG363 | |
| | 0 | 0 | 0 | 0 | M.6.d. |
| e. 1-4 family residential MBS not issued or guaranteed by GSEs | RCONG364 | RCONG365 | RCONG366 | RCONG367 | |
| | 0 | 0 | 0 | 0 | M.6.e. |
| f. Diversified (mixed) pools of structured financial products | RCONG368 | RCONG369 | RCONG370 | RCONG371 | |
| | 0 | 0 | 0 | 0 | M.6.f. |
| g. Other collateral or reference assets | RCONG372 | RCONG373 | RCONG374 | RCONG375 | |
| | 0 | 0 | 0 | 0 | M.6.g. |

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule **RCCI** **23**

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value and (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 | | |
|---|---|---|---|---|---|
| 1. Loans secured by real estate: | | | | | |
| a. Construction, land development, and other land loans: | | | | | |
| (1) 1-4 family residential construction loans | | | RCONF158 | 2,948 | 1.a.(1) |
| (2) Other construction loans, all land development, other land loans | | | RCONF159 | 136 | 1.a.(2) |
| b. Secured by farmland (incl. farm residential & other improvements) | | | RCON1420 | 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 | | | RCON1797 | 18,025 | 1.c.(1) |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | |
| (a) Secured by first liens | | | RCON5367 | 99,385 | 1.c.(2)(a) |
| (b) Secured by junior liens | | | RCON5368 | 1,782 | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | | | RCON1460 | 6,494 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | | | RCONF160 | 51,275 | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | | | RCONF161 | 58,151 | 1.e.(2) |
| 2. Loans to depository institutions and acceptances of other banks | | | RCON1288 | 0 | 2. |
| a. To commercial banks in the U.S.: | | | | | |
| (1) To U.S. branches and agencies of foreign banks | RCONB532 | 0 | | | 2.a.(1) |
| (2) To other commercial banks in the U.S. | RCONB533 | 0 | | | 2.a.(2) |
| b. To other depository institutions in the U.S. | RCONB534 | 0 | | | 2.b. |
| c. To banks in foreign countries: | | | | | |
| (1) To foreign branches of other U.S. banks | RCONB536 | 0 | | | 2.c.(1) |
| (2) To other banks in foreign countries | RCONB537 | 0 | | | 2.c.(2) |
| 3. Loans to finance agricultural production and other loans to farmers | | | RCON1590 | 0 | 3. |
| 4. Commercial and industrial loans | | | RCON1766 | 22,103 | 4. |
| a. To U.S. addressees (domicile) | RCON1763 | 22,103 | | | 4.a. |
| b. To non-U.S. addressees (domicile) | RCON1764 | 0 | | | 4.b. |
| 5. Not applicable | | | | | |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | | | |
| a. Credit cards | | | RCONB538 | 0 | 6.a. |
| b. Other revolving credit plans | | | RCONB539 | 12,188 | 6.b. |
| c. Automobile loans | | | RCONK137 | 53 | 6.c. |
| d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) | | | RCONK207 | 3,447 | 6.d. |
| 7. Loans to foreign governments and official institutions (including foreign central banks) | | | RCON2081 | 0 | 7. |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. | | | RCON2107 | 0 | 8. |
| 9. Loans to nondepository financial institutions and other loans: | | | | | |
| a. Loans to nondepository financial institutions | | | RCONJ454 | 0 | 9.a. |
| b. Other loans | | | RCONJ464 | 9 | 9.b. |
| (1) Loans for purchasing or carrying securities (secured/unsecured) | RCON1545 | 0 | | | 9.b.(1) |
| (2) All other loans (exclude consumer loans) | RCONJ451 | 9 | | | 9.b.(2) |

Schedule **RCCI** **24**

# Schedule RC-C—Continued

## Part I—Continued

| 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 | | |
|---|---|---|---|---|---|
| 10. Lease financing receivables (net of unearned income) | | | RCON2165 | 0 | 10. |
| a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) | RCONF162 | 0 | | | 10.a. |
| b. All other leases | RCONF163 | 0 | | | 10.b. |
| 11. LESS:Any unearned income on loans reflected in items 1-9 above | | | RCON2123 | 37 | 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) | | | RCON2122 | **275,959** | 12. |

### Memoranda

| Dollar Amounts in Thousands | | | 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 | | | RCONK158 | 0 | M.1.a.(1) |
| (2) Other construction loans and all land development and other land loans | | | RCONK159 | 0 | M.1.a.(2) |
| b. Loans secured by 1-4 family residential properties | | | RCONF576 | 354 | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties | | | RCONK160 | 0 | M.1.c. |
| d. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | | | RCONK161 | 183 | M.1.d.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | | | RCONK162 | 0 | M.1.d.(2) |
| e. Commercial and industrial loans | | | RCONK256 | 1,311 | M.1.e. |
| *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.):* | | | | | |
| (1) To U.S. addressees (domicile) | RCONK163 | 1,311 | | | M.1.e.(1) |
| (2) To non-U.S. addressees (domicile) | RCONK164 | 0 | | | M.1.e.(2) |
| f. All other loans (*include* loans to individuals for household, family, and other personal expenditures) | | | RCONK165 | 0 | M.1.f. |
| *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):* | | | | | |
| (1) Loans secured by farmland | | | RCONK166 | 0 | M.1.f.(1) |
| (2) Loans to depository institutions and acceptances of other banks | | | RCONK167 | 0 | M.1.f.(2) |
| (3) Not applicable | | | | | |
| (4) Loans to individuals for household, family, and other personal expenditures: | | | | | |
| (a) Credit cards | | | RCONK098 | 0 | M.1.f.(4)(a) |
| (b) Automobile loans | | | RCONK203 | 0 | M.1.f.(4)(b) |
| (c) Other (includes revolving credit plans other than credit cards and other consumer loans) | | | RCONK204 | 0 | M.1.f.(4)(c) |
| (5) Loans to foreign governments and official institutions | | | RCONK212 | 0 | M.1.f.(5) |
| (6) Other loans [2] | | | RCONK267 | 0 | M.1.f.(6) |

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.
(2) 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."

Schedule **RCCI** **25**

# Schedule RC-C—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| *Memoranda item 1.f.(6)(a) is to be completed by:* [6] | | | | | |
| *• 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 5 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 | RCONK168 | | 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), col. B) with a remaining maturity or next repricing date of: [3] [4] | | | | | |
| (1) Three months or less | RCONA564 | | 5,974 | | M.2.a.(1) |
| (2) Over three months through 12 months | RCONA565 | | 14,821 | | M.2.a.(2) |
| (3) Over one year through three years | RCONA566 | | 8,774 | | M.2.a.(3) |
| (4) Over three years through five years | RCONA567 | | 4,085 | | M.2.a.(4) |
| (5) Over five years through 15 years | RCONA568 | | 35,375 | | M.2.a.(5) |
| (6) Over 15 years | RCONA569 | | 28,684 | | M.2.a.(6) |
| b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. B) 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), col. B) with a remaining maturity or next repricing date of: [3] [5] | | | | | |
| (1) Three months or less | RCONA570 | | 18,257 | | M.2.b.(1) |
| (2) Over three months through 12 months | RCONA571 | | 18,833 | | M.2.b.(2) |
| (3) Over one year through three years | RCONA572 | | 36,654 | | M.2.b.(3) |
| (4) Over three years through five years | RCONA573 | | 56,149 | | M.2.b.(4) |
| (5) Over five years through 15 years | RCONA574 | | 44,206 | | M.2.b.(5) |
| (6) Over 15 years | RCONA575 | | 1,729 | | 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) | RCONA247 | | 8,730 | | 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 [7] | RCON2746 | | 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) | RCON5370 | | 30,550 | | M.4. |

(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, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
(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) 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, 2014, Report of Condition.
(7) Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e, column B.

Schedule **RCCI** **26**

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 5. *To be completed by banks with $300 million or more in total assets:* (8) 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) | RCONB837 | 0 | M.5. |
| *Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for UBPR purposes.* | | | |
| 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a | RCONC391 | N/A | M.6. |
| *Memorandum item 7 is to be completed by all banks.* | | | |
| 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 | RCONC779 | 0 | M.7.a. |
| b. Amount included in Schedule RC-C, part I, items 1 through 9 | RCONC780 | 0 | M.7.b. |
| 8. Closed-end loans with negative amortization features secured by 1-4 family residential properties: | | | |
| a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) | RCONF230 | 0 | M.8.a. |
| *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, 2014****, 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).* | | | |
| b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties | RCONF231 | N/A | M.8.b. |
| c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above | RCONF232 | N/A | 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)) | RCONF577 | 0 | M.9. |
| *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.* | | | |
| 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 | RCONF578 | N/A | M.10.a.(1) |
| (2) Secured by farmland (including farm residential and other improvements) | RCONF579 | N/A | 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 | RCONF580 | N/A | M.10.a.(3)(a) |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | |
| (1) Secured by first liens | RCONF581 | N/A | M.10.a.(3)(b)(1) |
| (2) Secured by junior liens | RCONF582 | N/A | M.10.a.(3)(b)(2) |
| (4) Secured by multifamily (5 or more) residential properties | RCONF583 | N/A | M.10.a.(4) |
| (5) Secured by nonfarm nonresidential properties | RCONF584 | N/A | M.10.a.(5) |
| b. Commercial and industrial loans | RCONF585 | N/A | M.10.b. |

(8) The $300 million asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule **RCCI** **27**

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | |
| (1) Credit Cards | RCONF586 | N/A | M.10.c.(1) |
| (2) Other revolving credit plans | RCONF587 | N/A | M.10.c.(2) |
| (3) Automobile loans | RCONK196 | N/A | M.10.c.(3) |
| (4) Other consumer loans | RCONK208 | N/A | M.10.c.(4) |
| d. Other loans | RCONF589 | N/A | 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 | RCONF590 | N/A | M.11.a.(1) |
| (2) Secured by farmland (including farm residential and other improvements) | RCONF591 | N/A | 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 | RCONF592 | N/A | M.11.a.(3)(a) |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | |
| (1) Secured by first liens | RCONF593 | N/A | M.11.a.(3)(b)(1) |
| (2) Secured by junior liens | RCONF594 | N/A | M.11.a.(3)(b)(2) |
| (4) Secured by multifamily (5 or more) residential properties | RCONF595 | N/A | M.11.a.(4) |
| (5) Secured by nonfarm nonresidential properties | RCONF596 | N/A | M.11.a.(5) |
| b. Commercial and industrial loans | RCONF597 | N/A | M.11.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | |
| (1) Credit cards | RCONF598 | N/A | M.11.c.(1) |
| (2) Other revolving credit plans | RCONF599 | N/A | M.11.c.(2) |
| (3) Automobile loans | RCONK195 | N/A | M.11.c.(3) |
| (4) Other consumer loans | RCONK209 | N/A | M.11.c.(4) |
| d. Other loans | RCONF601 | N/A | M.11.d. |

| Dollar Amounts in Thousands | (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 | | |
|---|---|---|---|---|---|---|---|
| 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 | RCONG091 | 0 | RCONG092 | 0 | RCONG093 | 0 | M.12.a. |
| b. Commercial and industrial loans | RCONG094 | 0 | RCONG095 | 0 | RCONG096 | 0 | M.12.b. |
| c. Loans to individuals for household, family, and other personal expenditures | RCONG097 | 0 | RCONG098 | 0 | RCONG099 | 0 | M.12.c. |
| d. All other loans and all leases | RCONG100 | 0 | RCONG101 | 0 | RCONG102 | 0 | M.12.d. |

Schedule **RCCI** **28**

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| *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-C, Part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, Part I.B, item 35.a, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 21, by all other institutions) as of* ***December 31, 2014****.* | | | |
| 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) | RCONG376 | | 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)) | RIADG377 | | M.13.b. |
| *Memorandum item 14 is to be completed by all banks.* | | | |
| 14. Pledged loans and leases | RCONG378 | 61,647 | M.14. |
| *Memorandum item 15 is to be completed for the December report only.* | | | |
| 15. Reverse mortgages: | | | |
| a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above): | | | |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | RCONJ466 | N/A | M.15.a.(1) |
| (2) Proprietary reverse mortgages | RCONJ467 | N/A | M.15.a.(2) |

| | | Number | |
|---|---|---|---|
| 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 | RCONJ468 | N/A | M.15.b.(1) |
| (2) Proprietary reverse mortgages | RCONJ469 | N/A | M.15.b.(2) |

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| c. Principal amount of reverse mortgage originations that have been sold during the year: | | | |
| (1) Home Equity Conversion Mortgage (HECM) reverse mortgages | RCONJ470 | N/A | M.15.c.(1) |
| (2) Proprietary reverse mortgages | RCONJ471 | N/A | M.15.c.(2) |

Schedule **RCCII** **29**

# Schedule RC-C—Continued

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

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

### Loans to Small Businesses

| | | Yes/No | |
|---|---|---|---|
| 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, have *original amounts* of $100,000 or less (If your bank has no loans outstanding in *both* of these two loan categories, answer this question "NO.") | RCON6999 | 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.

| | | Number | |
|---|---|---|---|
| 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.) | RCON5562 | N/A | 2.a. |
| 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.) | RCON5563 | N/A | 2.b. |

| Dollar Amounts in Thousands | (Column A) Number of Loans | | (Column B) Amount Currently Outstanding | | |
|---|---|---|---|---|---|
| 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 | RCON5564 | 28 | RCON5565 | 1,154 | 3.a. |
| b. With *original amounts* of more than $100,000 through $250,000 | RCON5566 | 56 | RCON5567 | 6,923 | 3.b. |
| c. With *original amounts* of more than $250,000 through $1,000,000 | RCON5568 | 83 | RCON5569 | 28,858 | 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 | RCON5570 | 126 | RCON5571 | 3,455 | 4.a. |
| b. With *original amounts* of more than $100,000 through $250,000 | RCON5572 | 24 | RCON5573 | 2,692 | 4.b. |
| c. With *original amounts* of more than $250,000 through $1,000,000 | RCON5574 | 19 | RCON5575 | 4,707 | 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 **RCCII** **30**

# Schedule RC-C—Continued

## Part II—Continued

### Agricultural Loans to Small Farms

| | | Yes/No | |
|---|---|---|---|
| 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, answer this question "NO.") | RCON6860 | 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.

| | | Number | |
|---|---|---|---|
| 6. Report the total *number* of loans *currently outstanding* for each of the following Schedule RC-C, part I, loan categories: | | | |
| 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.) | RCON5576 | N/A | 6.a. |
| 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.) | RCON5577 | N/A | 6.b. |

| Dollar Amounts in Thousands | (Column A) Number of Loans | | (Column B) Amount Currently Outstanding | | |
|---|---|---|---|---|---|
| 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 | RCON5578 | N/A | RCON5579 | N/A | 7.a. |
| b. With *original amounts* of more than $100,000 through $250,000 | RCON5580 | N/A | RCON5581 | N/A | 7.b. |
| c. With *original amounts* of more than $250,000 through $500,000 | RCON5582 | N/A | RCON5583 | N/A | 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 | RCON5584 | N/A | RCON5585 | N/A | 8.a. |
| b. With *original amounts* of more than $100,000 through $250,000 | RCON5586 | N/A | RCON5587 | N/A | 8.b. |
| c. With *original amounts* of more than $250,000 through $500,000 | RCON5588 | N/A | RCON5589 | N/A | 8.c. |

Schedule **RCD** **31**

# Schedule RC-D—Trading Assets and Liabilities

*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 | | Bil \| Mil \| Thou | |
|---|---|---|---|
| **Assets** | | | |
| 1. U.S. Treasury securities | RCON3531 | N/A | 1. |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities) | RCON3532 | N/A | 2. |
| 3. Securities issued by states and political subdivisions in the U.S. | RCON3533 | N/A | 3. |
| 4. Mortgage-backed securities (MBS): | | | |
| a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, GNMA | RCONG379 | N/A | 4.a. |
| b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) (1) | RCONG380 | N/A | 4.b. |
| c. All other residential MBS | RCONG381 | N/A | 4.c. |
| d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) | RCONK197 | N/A | 4.d. |
| e. All other commercial MBS | RCONK198 | N/A | 4.e. |
| 5. Other debt securities | | | |
| a. Structured financial products: | | | |
| (1) Cash | RCONG383 | N/A | 5.a.(1) |
| (2) Synthetic | RCONG384 | N/A | 5.a.(2) |
| (3) Hybrid | RCONG385 | N/A | 5.a.(3) |
| b. All other debt securities | RCONG386 | N/A | 5.b. |
| 6. Loans: | | | |
| a. Loans secured by real estate: | | | |
| (1) Construction, land development, and other land loans | RCONF604 | N/A | 6.a.(1) |
| (2) Secured by farmland (including farm residential and other improvements) | RCONF605 | N/A | 6.a.(2) |
| (3) Secured by 1-4 family residential properties: | | | |
| (a) Revolving, open-end secured by 1-4 family residential properties and extended under LOC | RCONF606 | N/A | 6.a.(3)(a) |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | |
| (1) Secured by first liens | RCONF607 | N/A | 6.a.(3)(b)(1) |
| (2) Secured by junior liens | RCONF611 | N/A | 6.a.(3)(b)(2) |
| (4) Secured by multifamily (5 or more) residential properties | RCONF612 | N/A | 6.a.(4) |
| (5) Secured by nonfarm nonresidential properties | RCONF613 | N/A | 6.a.(5) |
| b. Commercial and industrial loans | RCONF614 | N/A | 6.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | |
| (1) Credit cards | RCONF615 | N/A | 6.c.(1) |
| (2) Other revolving credit plans | RCONF616 | N/A | 6.c.(2) |
| (3) Automobile loans | RCONK199 | N/A | 6.c.(3) |
| (4) Other consumer loans | RCONK210 | N/A | 6.c.(4) |
| d. Other loans | RCONF618 | N/A | 6.d. |
| 7. - 8. Not applicable | | | |
| 9. Other trading assets | RCON3541 | N/A | 9. |
| 10. Not applicable | | | |
| 11. Derivatives with a positive fair value (from Schedule RC-Q, item 5.a., column A) | RCON3543 | **N/A** | 11. |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) | RCON3545 | **N/A** | 12. |
| **Liabilities** | | | |
| 13. | | | |
| a. Liability for short positions | RCON3546 | N/A | 13.a. |
| b. Other trading liabilities | RCONF624 | N/A | 13.b. |
| 14. Derivatives with a negative fair value (from Schedule RC-Q, item 10.a., column A) | RCON3547 | **N/A** | 14. |
| 15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15) | RCON3548 | **N/A** | 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 **RCD** **32**

# Schedule RC-D—Continued

**Memoranda**

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, item 6.a.(1) through 6.d): | | | |
| a. Loans secured by real estate: | | | |
| (1) Construction, land development, and other land loans | RCONF625 | N/A | M.1.a.(1) |
| (2) Secured by farmland (including farm residential and other improvements) | RCONF626 | N/A | 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 | RCONF627 | N/A | M.1.a.(3)(a) |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | |
| (1) Secured by first liens | RCONF628 | N/A | M.1.a.(3)(b)(1) |
| (2) Secured by junior liens | RCONF629 | N/A | M.1.a.(3)(b)(2) |
| (4) Secured by multifamily (5 or more) residential properties | RCONF630 | N/A | M.1.a.(4) |
| (5) Secured by nonfarm nonresidential properties | RCONF631 | N/A | M.1.a.(5) |
| b. Commercial and industrial loans | RCONF632 | N/A | M.1.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): | | | |
| (1) Credit cards | RCONF633 | N/A | M.1.c.(1) |
| (2) Other revolving credit plans | RCONF634 | N/A | M.1.c.(2) |
| (3) Automobile loans | RCONK200 | N/A | M.1.c.(3) |
| (4) Other consumer loans | RCONK211 | N/A | M.1.c.(4) |
| d. Other loans | RCONF636 | N/A | M.1.d. |
| 2. Loans measured at fair value that are past due 90 days or more: | | | |
| a. Fair value | RCONF639 | N/A | M.2.a. |
| b. Unpaid principal balance | RCONF640 | N/A | 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 | RCONG299 | N/A | M.3.a. |
| b. Trust preferred securities issued by real estate investment trusts | RCONG332 | N/A | M.3.b. |
| c. Corporate and similar loans | RCONG333 | N/A | M.3.c. |
| d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) | RCONG334 | N/A | M.3.d. |
| e. 1-4 family residential MBS not issued or guaranteed by GSEs | RCONG335 | N/A | M.3.e. |
| f. Diversified (mixed) pools of structured financial products | RCONG651 | N/A | M.3.f. |
| g. Other collateral or reference assets | RCONG652 | N/A | M.3.g. |
| 4. Pledged trading assets: | | | |
| a. Pledged securities | RCONG387 | N/A | M.4.a. |
| b. Pledged loans | RCONG388 | N/A | M.4.b. |
| *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.* | | | |
| 5. Asset-backed securities: | | | |
| a. Credit card receivables | RCONF643 | N/A | M.5.a. |
| b. Home equity lines | RCONF644 | N/A | M.5.b. |
| c. Automobile loans | RCONF645 | N/A | M.5.c. |
| d. Other consumer loans | RCONF646 | N/A | M.5.d. |
| e. Commercial and industrial loans | RCONF647 | N/A | M.5.e. |
| f. Other | RCONF648 | N/A | M.5.f. |
| 6. Retained beneficial interests in securitizations (first-loss or equity tranches) | RCONF651 | N/A | M.6. |
| 7. Equity securities (included in Schedule RC-D, item 9, above): | | | |
| a. Readily determinable fair values | RCONF652 | N/A | M.7.a. |
| b. Other | RCONF653 | N/A | M.7.b. |
| 8. Loans pending securitization | RCONF654 | N/A | M.8. |

Schedule **RCD** **33**

# Schedule RC-D—Continued

**Memoranda—Continued**

| | | | Dollar Amounts in Thousands | | 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) | | | | | |
| a. | TEXTF655 | | | RCONF655 | | N/A | | M.9.a. |
| b. | TEXTF656 | | | RCONF656 | | N/A | | M.9.b. |
| c. | TEXTF657 | | | RCONF657 | | N/A | | 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): | | | | | |
| a. | TEXTF658 | | | RCONF658 | | N/A | | M.10.a. |
| b. | TEXTF659 | | | RCONF659 | | N/A | | M.10.b. |
| c. | TEXTF660 | | | RCONF660 | | N/A | | M.10.c. |

(1) Exclude equity securities.

Schedule **RCE** **34**

# Schedule RC-E—Deposit Liabilities

| Dollar Amounts in Thousands | (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) | | |
|---|---|---|---|---|---|---|---|
| Deposits of: | | | | | | | |
| 1. Individuals, partnerships, and corporations | RCONB549 | 32,305 | | | RCONB550 | 321,769 | 1. |
| 2. U.S. Government | RCON2202 | 0 | | | RCON2520 | 0 | 2. |
| 3. States and political subdivisions in the U.S. | RCON2203 | 0 | | | RCON2530 | 215 | 3. |
| 4. Commercial banks and other depository institutions in the U.S. | RCONB551 | 0 | | | RCONB552 | 0 | 4. |
| 5. Banks in foreign countries | RCON2213 | 0 | | | RCON2236 | 0 | 5. |
| 6. Foreign governments and official institutions (including foreign central banks) | RCON2216 | 0 | | | RCON2377 | 0 | 6. |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) | RCON2215 | **32,305** | RCON2210 | 18,905 | RCON2385 | **321,984** | 7. |

**Memoranda**

| Dollar Amounts in Thousands | | 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 | RCON6835 | 9,805 | M.1.a. |
| b. Total brokered deposits | RCON2365 | 3,318 | M.1.b. |
| c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2) | | | |
| (1) Brokered deposits of less than $100,000 | RCON2343 | 0 | M.1.c.(1) |
| (2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts | RCONJ472 | 3,318 | 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) | RCONA243 | 0 | 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) | RCONK219 | 0 | M.1.d.(2) |
| (3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above) | RCONK220 | 3,318 | M.1.d.(3) |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) *(to be completed for the December report only)* | RCON5590 | N/A | M.1.e. |
| f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits | RCONK223 | 0 | M.1.f. |
| 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) | RCON6810 | 243,708 | M.2.a.(1) |
| (2) Other savings deposits (excludes MMDAs) | RCON0352 | 30,030 | M.2.a.(2) |
| b. Total time deposits of less than $100,000 | RCON6648 | 23,884 | M.2.b. |
| c. Total time deposits of $100,000 through $250,000 | RCONJ473 | 19,573 | M.2.c. |
| d. Total time deposits of more than $250,000 | RCONJ474 | 4,789 | M.2.d. |
| e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above | RCONF233 | 1,662 | M.2.e. |

(1) Include 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 **RCE** **35**

# Schedule RC-E—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 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 | RCONA579 | 5,095 | M.3.a.(1) |
| (2) Over three months through 12 months | RCONA580 | 11,910 | M.3.a.(2) |
| (3) Over one year through three years | RCONA581 | 6,046 | M.3.a.(3) |
| (4) Over three years | RCONA582 | 833 | 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) | RCONA241 | 17,005 | 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 | RCONA584 | 6,676 | M.4.a.(1) |
| (2) Over three months through 12 months | RCONA585 | 11,204 | M.4.a.(2) |
| (3) Over one year through three years | RCONA586 | 5,873 | M.4.a.(3) |
| (4) Over three years | RCONA587 | 609 | 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) | RCONK221 | 14,673 | 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) | RCONK222 | 3,207 | M.4.c. |

| | | Yes/No | |
|---|---|---|---|
| 5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? | RCONP752 | NO | M.5. |

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| *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.* | | | |
| 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 | RCONP753 | N/A | M.6.a. |
| b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use | RCONP754 | N/A | M.6.b. |
| c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations | RCONP755 | N/A | 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, 2014, Report of Condition.

Schedule **RCE** **36**

# Schedule RC-E—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | | 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 | RCONP756 | | N/A | | M.7.a.(1) |
| (2) Deposits in all other MMDAs of individuals, partnerships, and corporations | RCONP757 | | N/A | | 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 | RCONP758 | | N/A | | M.7.b.(1) |
| (2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations | RCONP759 | | N/A | | M.7.b.(2) |

Schedule **RCF** **37**

# Schedule RC-F—Other Assets

| Dollar Amounts in Thousands | | | | Bil \| Mil \| Thou | |
|---|---|---|---|---|---|
| 1. Accrued interest receivable (1) | | | RCONB556 | 1,334 | 1. |
| 2. Net deferred tax assets (2) | | | RCON2148 | 1,351 | 2. |
| 3. Interest-only strips receivable (not in the form of a security) on: (3) | | | | | |
| a. Mortgage loans | | | RCONA519 | 0 | 3.a. |
| b. Other financial assets | | | RCONA520 | 0 | 3.b. |
| 4. Equity securities that DO NOT have readily determinable fair values (4) | | | RCON1752 | 2,468 | 4. |
| 5. Life insurance assets: | | | | | |
| a. General account life insurance assets | | | RCONK201 | 7,029 | 5.a. |
| b. Separate account life insurance assets | | | RCONK202 | 0 | 5.b. |
| c. Hybrid account life insurance assets | | | RCONK270 | 3,013 | 5.c. |
| 6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item) | | | RCON2168 | 5,784 | 6. |
| a. Prepaid expenses | RCON2166 | 0 | | | 6.a. |
| b. Repossessed personal property (including vehicles) | RCON1578 | 0 | | | 6.b. |
| c. Derivatives with a positive fair value held for purposes other than trading | RCONC010 | 0 | | | 6.c. |
| d. Retained interests in accrued interest receivable related to securitized credit cards | RCONC436 | 0 | | | 6.d. |
| e. FDIC loss-sharing indemnification assets | RCONJ448 | 0 | | | 6.e. |
| f. Not applicable. | | | | | |
| g. TEXT3549 Loan Income Housing Tax Credit | RCON3549 | 3,927 | | | 6.g. |
| h. TEXT3550 | RCON3550 | 0 | | | 6.h. |
| i. TEXT3551 | RCON3551 | 0 | | | 6.i. |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) | | | RCON2160 | **20,979** | 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 **RCG** **38**

# Schedule RC-G—Other Liabilities

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Dollar Amounts in Thousands | | | | Bil | Mil | Thou | |
| 1. | | | | | | | | |
| a. | Interest accrued and unpaid on deposits (1) | | | RCON3645 | | 20 | 1.a. |
| b. | Other expenses accrued and unpaid (includes accrued income taxes payable) | | | RCON3646 | | 1,471 | 1.b. |
| 2. | Net deferred tax liabilities (2) | | | RCON3049 | | 0 | 2. |
| 3. | Allowance for credit losses on off-balance sheet credit exposures | | | RCONB557 | | 100 | 3. |
| 4. | All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item) | | | RCON2938 | | 2,177 | 4. |
| a. | Accounts payable | RCON3066 | 0 | | | | 4.a. |
| b. | Deferred compensation liabilities | RCONC011 | 1,723 | | | | 4.b. |
| c. | Dividends declared but not yet payable | RCON2932 | 0 | | | | 4.c. |
| d. | Derivatives with a negative fair value held for purposes other than trading | RCONC012 | 0 | | | | 4.d. |
| e. | TEXT3552 | RCON3552 | 0 | | | | 4.e. |
| f. | TEXT3553 | RCON3553 | 0 | | | | 4.f. |
| g. | TEXT3554 | RCON3554 | 0 | | | | 4.g. |
| 5. | Total (sum of items 1 through 4) (must equal Schedule RC, item 20) | | | RCON2930 | | **3,768** | 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 **RCK** **39**

# Schedule RC-K—Quarterly Averages (1)

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| **Assets** | | | |
| 1. Interest-bearing balances due from depository institutions | RCON3381 | 35,465 | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations *(excluding mortgage-backed securities)* (2) | RCONB558 | 11,686 | 2. |
| 3. Mortgage-backed securities (2) | RCONB559 | 29,794 | 3. |
| 4. All other securities *(includes securities issued by states & political subdivisions in U.S.)* (2) (3) | RCONB560 | 59,345 | 4. |
| 5. Federal funds sold and securities purchased under agreements to resell | RCON3365 | 0 | 5. |
| 6. Loans: | | | |
| a. Total loans | RCON3360 | 273,787 | 6.a. |
| b. Loans secured by real estate: | | | |
| (1) Loans secured by 1-4 family residential properties | RCON3465 | 113,651 | 6.b.(1) |
| (2) All other loans secured by real estate | RCON3466 | 129,198 | 6.b.(2) |
| c. Commercial and industrial loans | RCON3387 | 24,195 | 6.c. |
| d. Loans to individuals for household, family, and other personal expenditures: | | | |
| (1) Credit cards | RCONB561 | 0 | 6.d.(1) |
| (2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) | RCONB562 | 14,133 | 6.d.(2) |
| 7. *To be completed by banks with $100 million or more in total assets:* Trading assets (4) | RCON3401 | 0 | 7. |
| 8. Lease financing receivables (net of unearned income) | RCON3484 | 0 | 8. |
| 9. Total assets (5) | RCON3368 | 426,174 | 9. |
| **Liabilities** | | | |
| 10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) | RCON3485 | 69,432 | 10. |
| 11. Nontransaction accounts: | | | |
| a. Savings deposits *(includes MMDAs)* | RCONB563 | 154,427 | 11.a. |
| b. Time deposits of $100,000 or more | RCONA514 | 24,376 | 11.b. |
| c. Time deposits of less than $100,000 | RCONA529 | 25,770 | 11.c. |
| 12. Federal funds purchased and securities sold under agreements to repurchase | RCON3353 | 8,801 | 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) | RCON3355 | 14,000 | 13. |

**Memorandum**

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| *Memorandum item 1 is to be completed by:* (4)<br>• *banks with $300 million or more in total assets, and*<br>• *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 | RCON3386 | 0 | 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 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, 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 **RCL** **40**

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

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

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 1. Unused commitments: | | | |
| a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines | RCON3814 | 19,913 | 1.a. |
| *Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.* | | | |
| (1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above) | RCONJ477 | N/A | 1.a.(1) |
| (2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) | RCONJ478 | N/A | 1.a.(2) |
| b. Credit card lines | RCON3815 | **0** | 1.b. |
| *Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines* (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) (1) | | | |
| (1) Unused consumer credit card lines | RCONJ455 | 0 | 1.b.(1) |
| (2) Other unused credit card lines | RCONJ456 | 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 | RCONF164 | 1,776 | 1.c.(1)(a) |
| (b) Commercial real estate, other construction loan, and land development loan commitments | RCONF165 | 2,878 | 1.c.(1)(b) |
| (2) NOT secured by real estate | RCON6550 | 0 | 1.c.(2) |
| d. Securities underwriting | RCON3817 | 0 | 1.d. |
| e. Other unused commitments: | | | |
| (1) Commercial and industrial loans | RCONJ457 | 15,169 | 1.e.(1) |
| (2) Loans to financial institutions | RCONJ458 | 0 | 1.e.(2) |
| (3) All other unused commitments | RCONJ459 | 3,448 | 1.e.(3) |
| 2. Financial standby letters of credit | RCON3819 | 2,719 | 2. |
| *Item 2.a is to be completed by banks with $1 billion or more in total assets.* (1) | | | |
| a. Amount of financial standby letters of credit conveyed to others RCON3820 N/A | | | 2.a. |
| 3. Performance standby letters of credit | RCON3821 | 0 | 3. |
| *Item 3.a is to be completed by banks with $1 billion or more in total assets.* (1) | | | |
| a. Amount of performance standby letters of credit conveyed to others RCON3822 N/A | | | 3.a. |
| 4. Commercial and similar letters of credit | RCON3411 | 0 | 4. |
| 5. Not applicable | | | |
| 6. **Securities lent and borrowed:** | | | |
| a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) | RCON3433 | 0 | 6.a. |
| b. Securities borrowed | RCON3432 | 0 | 6.b. |

| Dollar Amounts in Thousands | (Column A) Sold Protection | | (Column B) Purchased Protection | | |
|---|---|---|---|---|---|
| 7. Credit derivatives: | | | | | |
| a. Notional amounts: | | | | | |
| (1) Credit default swaps | RCONC968 | 0 | RCONC969 | 0 | 7.a.(1) |
| (2) Total return swaps | RCONC970 | 0 | RCONC971 | 0 | 7.a.(2) |
| (3) Credit options | RCONC972 | 0 | RCONC973 | 0 | 7.a.(3) |
| (4) Other credit derivatives | RCONC974 | 0 | RCONC975 | 0 | 7.a.(4) |
| b. Gross fair values: | | | | | |
| (1) Gross positive fair value | RCONC219 | 0 | RCONC221 | 0 | 7.b.(1) |
| (2) Gross negative fair value | RCONC220 | 0 | RCONC222 | 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, 2014, Report of Condition.

Schedule **RCL** 41

# Schedule RC-L—Continued

| Dollar Amounts in Thousands | | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| 7.c. Notional amounts by regulatory capital treatment: (1) | | | | | |
| (1) Positions covered under the Market Risk Rule: | | | | | |
| (a) Sold protection | RCONG401 | | 0 | | 7.c.(1)(a) |
| (b) Purchased protection | RCONG402 | | 0 | | 7.c.(1)(b) |
| (2) All other positions: | | | | | |
| (a) Sold protection | RCONG403 | | 0 | | 7.c.(2)(a) |
| (b) Purchased protection that is recognized as a guarantee for regulatory capital purposes | RCONG404 | | 0 | | 7.c.(2)(b) |
| (c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes | RCONG405 | | 0 | | 7.c.(2)(c) |

| Dollar Amounts in Thousands | (Column A) Remaining Maturity of: One Year or Less | | (Column B) Remaining Maturity of: Over One Year Through Five Years | | (Column C) Remaining Maturity of: Over Five Years | | |
|---|---|---|---|---|---|---|---|
| 7.d. Notional amounts by remaining maturity: | | | | | | | |
| (1) Sold credit protection: (2) | | | | | | | |
| (a) Investment grade | RCONG406 | 0 | RCONG407 | 0 | RCONG408 | 0 | 7.d.(1)(a) |
| (b) Subinvestment grade | RCONG409 | 0 | RCONG410 | 0 | RCONG411 | 0 | 7.d.(1)(b) |
| (2) Purchased credit protection: (3) | | | | | | | |
| (a) Investment grade | RCONG412 | 0 | RCONG413 | 0 | RCONG414 | 0 | 7.d.(2)(a) |
| (b) Subinvestment grade | RCONG415 | 0 | RCONG416 | 0 | RCONG417 | 0 | 7.d.(2)(b) |

| Dollar Amounts in Thousands | | | Bil | Mil | Thou | |
|---|---|---|---|---|---|---|
| 8. Spot foreign exchange contracts | | | RCON8765 | | 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") | | | RCON3430 | | 0 | 9. |
| a. **Not applicable** | | | | | | |
| b. Commitments to purchase w hen-issued securities | RCON3434 | 0 | | | | 9.b. |
| c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf | RCONC978 | 0 | | | | 9.c. |
| d. TEXT3555 | RCON3555 | 0 | | | | 9.d. |
| e. TEXT3556 | RCON3556 | 0 | | | | 9.e. |
| f. TEXT3557 | RCON3557 | 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") | | | RCON5591 | | 0 | 10. |
| a. Commitments to sell w hen-issued securities | RCON3435 | 0 | | | | 10.a. |
| b. TEXT5592 | RCON5592 | 0 | | | | 10.b. |
| c. TEXT5593 | RCON5593 | 0 | | | | 10.c. |
| d. TEXT5594 | RCON5594 | 0 | | | | 10.d. |
| e. TEXT5595 | RCON5595 | 0 | | | | 10.e. |
| 11. Year-to-date merchant credit card sales volume: | | | | | | |
| a. Sales for w hich the reporting bank is the acquiring bank | | | RCONC223 | | 0 | 11.a. |
| b. Sales for w hich the reporting bank is the agent bank w ith risk | | | RCONC224 | | 0 | 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.

# Schedule RC-L—Continued

| Dollar Amounts in Thousands | (Column A) Interest Rate Contracts | (Column B) Foreign Exchange Contracts | (Column C) Equity Derivative Contracts | (Column D) Commodity and Other Contracts | |
|---|---|---|---|---|---|
| **Derivatives Position Indicators** | | | | | |
| 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 | RCON8693 | RCON8694 | RCON8695 | RCON8696 | |
| | 0 | 0 | 0 | 0 | 12.a. |
| b. Forw ard contracts | RCON8697 | RCON8698 | RCON8699 | RCON8700 | |
| | 0 | 0 | 0 | 0 | 12.b. |
| c. Exchange-traded option contracts: | | | | | |
| (1) Written options | RCON8701 | RCON8702 | RCON8703 | RCON8704 | |
| | 0 | 0 | 0 | 0 | 12.c.(1) |
| (2) Purchased options | RCON8705 | RCON8706 | RCON8707 | RCON8708 | |
| | 0 | 0 | 0 | 0 | 12.c.(2) |
| d. Over-the-counter option contracts: | | | | | |
| (1) Written options | RCON8709 | RCON8710 | RCON8711 | RCON8712 | |
| | 0 | 0 | 0 | 0 | 12.d.(1) |
| (2) Purchased options | RCON8713 | RCON8714 | RCON8715 | RCON8716 | |
| | 0 | 0 | 0 | 0 | 12.d.(2) |
| e. Sw aps | RCON3450 | RCON3826 | RCON8719 | RCON8720 | |
| | 0 | 0 | 0 | 0 | 12.e. |
| 13. Total gross notional amount of derivative contracts held for trading | RCONA126 | RCONA127 | RCON8723 | RCON8724 | |
| | 0 | 0 | 0 | 0 | 13. |
| 14. Total gross notional amount of derivative contracts held for purposes other than trading | RCON8725 | RCON8726 | RCON8727 | RCON8728 | |
| | 0 | 0 | 0 | 0 | 14. |
| a. Interest rate sw aps w here the bank has agreed to pay a fixed rate | RCONA589 | | | | |
| | 0 | | | | 14.a. |
| 15. Gross fair values of derivative contracts: | | | | | |
| a. Contracts held for trading: | | | | | |
| (1) Gross positive fair value | RCON8733 | RCON8734 | RCON8735 | RCON8736 | |
| | 0 | 0 | 0 | 0 | 15.a.(1) |
| (2) Gross negative fair value | RCON8737 | RCON8738 | RCON8739 | RCON8740 | |
| | 0 | 0 | 0 | 0 | 15.a.(2) |
| b. Contracts held for purposes other than trading: | | | | | |
| (1) Gross positive fair value | RCON8741 | RCON8742 | RCON8743 | RCON8744 | |
| | 0 | 0 | 0 | 0 | 15.b.(1) |
| (2) Gross negative fair value | RCON8745 | RCON8746 | RCON8747 | RCON8748 | |
| | 0 | 0 | 0 | 0 | 15.b.(2) |

# Schedule RC-L—Continued

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

| Dollar Amounts in Thousands | (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 | |
|---|---|---|---|---|---|---|
| 16. Over-the-counter derivatives: | | | | | | |
| a. Net current credit exposure | RCONG418 | RCONG419 | RCONG420 | RCONG421 | RCONG422 | |
| | N/A | N/A | N/A | N/A | N/A | 16.a. |
| b. Fair value of collateral: | | | | | | |
| (1) Cash—U.S. dollar | RCONG423 | RCONG424 | RCONG425 | RCONG426 | RCONG427 | |
| | N/A | N/A | N/A | N/A | N/A | 16.b.(1) |
| (2) Cash—Other currencies | RCONG428 | RCONG429 | RCONG430 | RCONG431 | RCONG432 | |
| | N/A | N/A | N/A | N/A | N/A | 16.b.(2) |
| (3) U.S. Treasury securities | RCONG433 | RCONG434 | RCONG435 | RCONG436 | RCONG437 | |
| | N/A | N/A | N/A | N/A | N/A | 16.b.(3) |
| (4) U.S. Government agency and U.S. Government-sponsored agency debt securities | RCONG438 | RCONG439 | RCONG440 | RCONG441 | RCONG442 | |
| | N/A | N/A | N/A | N/A | N/A | 16.b.(4) |
| (5) Corporate bonds | RCONG443 | RCONG444 | RCONG445 | RCONG446 | RCONG447 | |
| | N/A | N/A | N/A | N/A | N/A | 16.b.(5) |
| (6) Equity securities | RCONG448 | RCONG449 | RCONG450 | RCONG451 | RCONG452 | |
| | N/A | N/A | N/A | N/A | N/A | 16.b.(6) |
| (7) All other collateral | RCONG453 | RCONG454 | RCONG455 | RCONG456 | RCONG457 | |
| | N/A | N/A | N/A | N/A | N/A | 16.b.(7) |
| (8) Total fair value of collateral (sum of items 16.b.(1) through (7)) | RCONG458 | RCONG459 | RCONG460 | RCONG461 | RCONG462 | |
| | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | 16.b.(8) |

(1) The $10 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule **RCM** **44**

# Schedule RC-M—Memoranda

| Dollar Amounts in Thousands | | 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 | RCON6164 | | 3,432 | | 1.a. |
| | Number | | | | |
| 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 | RCON6165 1 | | | | 1.b. |
| 2. Intangible assets other than goodwill: | | | | | |
| a. Mortgage servicing assets | RCON3164 | | 0 | | 2.a. |
| (1) Estimated fair value of mortgage servicing assets | RCONA590 0 | | | | 2.a.(1) |
| b. Purchased credit card relationships and nonmortgage servicing assets | RCONB026 | | 0 | | 2.b. |
| c. All other identifiable intangible assets | RCON5507 | | 0 | | 2.c. |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) | RCON0426 | | **0** | | 2.d. |
| 3. Other real estate owned: | | | | | |
| a. Construction, land development, and other land | RCON5508 | | 0 | | 3.a. |
| b. Farmland | RCON5509 | | 0 | | 3.b. |
| c. 1-4 family residential properties | RCON5510 | | 0 | | 3.c. |
| d. Multifamily (5 or more) residential properties | RCON5511 | | 0 | | 3.d. |
| e. Nonfarm nonresidential properties | RCON5512 | | 0 | | 3.e. |
| f. Foreclosed properties from "GNMA loans" | RCONC979 | | 0 | | 3.f. |
| g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) | RCON2150 | | **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 | RCONF055 | | 0 | | 5.a.(1)(a) |
| (b) Over one year through three years | RCONF056 | | 4,000 | | 5.a.(1)(b) |
| (c) Over three years through five years | RCONF057 | | 7,000 | | 5.a.(1)(c) |
| (d) Over five years | RCONF058 | | 3,000 | | 5.a.(1)(d) |
| (2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) | RCON2651 | | 0 | | 5.a.(2) |
| (3) Structured advances (included in items 5.a.(1)(a)-(d) above) | RCONF059 | | 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 | RCONF060 | | 0 | | 5.b.(1)(a) |
| (b) Over one year through three years | RCONF061 | | 760 | | 5.b.(1)(b) |
| (c) Over three years through five years | RCONF062 | | 0 | | 5.b.(1)(c) |
| (d) Over five years | RCONF063 | | 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) | RCONB571 | | 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) | RCON3190 | | **14,760** | | 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.

Schedule **RCM** **45**

# Schedule RC-M—Continued

| | | Yes/No | |
|---|---|---|---|
| 6. Does the reporting bank sell private label or third party mutual funds and annuities? ..... | RCONB569 | NO | 6. |

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities ..... | RCONB570 | 0 | 7. |
| 8. Internet Website addresses and physical office trade names: | | | |
| a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Website (home page), if any (Example: w w w .examplebank.com): | | | |
| . http:// ..... | TEXT4087 | w w w .ledyardbank.com | 8.a. |
| b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposits from the public, if any: (Example: w w w .examplebank.biz): (1) | | | |
| (1) http:// ..... | TE01N528 | | 8.b.(1) |
| (2) http:// ..... | TE02N528 | | 8.b.(2) |
| (3) http:// ..... | TE03N528 | | 8.b.(3) |
| (4) http:// ..... | TE04N528 | | 8.b.(4) |
| (5) http:// ..... | TE05N528 | | 8.b.(5) |
| (6) http:// ..... | TE06N528 | | 8.b.(6) |
| (7) http:// ..... | TE07N528 | | 8.b.(7) |
| (8) http:// ..... | TE08N528 | | 8.b.(8) |
| (9) http:// ..... | TE09N528 | | 8.b.(9) |
| (10) http:// ..... | TE10N528 | | 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 w hich deposits are accepted or solicited from the public, if any: | | | |
| (1) | TE01N529 | | 8.c.(1) |
| (2) | TE02N529 | | 8.c.(2) |
| (3) | TE03N529 | | 8.c.(3) |
| (4) | TE04N529 | | 8.c.(4) |
| (5) | TE05N529 | | 8.c.(5) |
| (6) | TE06N529 | | 8.c.(6) |

| | | Yes/No | |
|---|---|---|---|
| 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 w ebsite? ..... | RCON4088 | YES | 9. |

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 10. Secured liabilities: | | | |
| a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) ..... | RCONF064 | 0 | 10.a. |
| b. Amount of "Other borrow ings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) . | RCONF065 | 0 | 10.b. |

| | | Yes/No | |
|---|---|---|---|
| 11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? ..... | RCONG463 | NO | 11. |

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

Schedule **RCM** **46**

# Schedule RC-M—Continued

| | | Yes/No | |
|---|---|---|---|
| 12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? | RCONG464 | NO | 12. |

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 13. Assets covered by loss-sharing agreements w ith 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 | RCONK169 | 0 | 13.a.(1)(a)(1) |
| (2) Other construction loans and all land development and other land loans | RCONK170 | 0 | 13.a.(1)(a)(2) |
| (b) Secured by farmland | RCONK171 | 0 | 13.a.(1)(b) |
| (c) Secured by 1-4 family residential properties: | | | |
| (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCONK172 | 0 | 13.a.(1)(c)(1) |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | |
| (a) Secured by first liens | RCONK173 | 0 | 13.a.(1)(c)(2)(a) |
| (b) Secured by junior liens | RCONK174 | 0 | 13.a.(1)(c)(2)(b) |
| (d) Secured by multifamily (5 or more) residential properties | RCONK175 | 0 | 13.a.(1)(d) |
| (e) Secured by nonfarm nonresidential properties: | | | |
| (1) Loans secured by ow ner-occupied nonfarm nonresidential properties | RCONK176 | 0 | 13.a.(1)(e)(1) |
| (2) Loans secured by other nonfarm nonresidential properties | RCONK177 | 0 | 13.a.(1)(e)(2) |
| (2) Not applicable | | | |
| (3) Commercial and industrial loans | RCONK179 | 0 | 13.a.(3) |
| (4) Loans to individuals for household, family, and other personal expenditures: | | | |
| (a) Credit cards | RCONK180 | 0 | 13.a.(4)(a) |
| (b) Automobile loans | RCONK181 | 0 | 13.a.(4)(b) |
| (c) Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK182 | 0 | 13.a.(4)(c) |
| (5) All other loans and all leases | RCONK183 | 0 | 13.a.(5) |
| *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)):* | | | |
| (a) Loans to depository institutions and acceptances of other banks | RCONK184 | 0 | 13.a.(5)(a) |
| (b) Loans to foreign governments and official institutions | RCONK185 | 0 | 13.a.(5)(b) |
| (c) Other loans [1] | RCONK186 | 0 | 13.a.(5)(c) |
| *Item 13.a.(5)(c)(1) 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 & other loans to farmers (Schedule RC-C, part I, item 3 exceeding 5% 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 | RCONK178 | 0 | 13.a.(5)(c)(1) |
| (d) Lease financing receivables | RCONK273 | 0 | 13.a.(5)(d) |
| b. Other real estate ow ned (included in Schedule RC, item 7): | | | |
| (1) Construction, land development, and other land | RCONK187 | 0 | 13.b.(1) |
| (2) Farmland | RCONK188 | 0 | 13.b.(2) |
| (3) 1-4 family residential properties | RCONK189 | 0 | 13.b.(3) |
| (4) Multifamily (5 or more) residential properties | RCONK190 | 0 | 13.b.(4) |
| (5) Nonfarm nonresidential properties | RCONK191 | 0 | 13.b.(5) |
| (6) Not applicable | | | |
| (7) Portion of covered other real estate ow ned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements | RCONK192 | 0 | 13.b.(7) |

(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, 2014, Report of Condition.

# Schedule RC-M—Continued

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| c. Debt securities (included in Schedule RC, items 2.a and 2.b) | RCONJ461 | 0 | 13.c. |
| d. Other assets (exclude FDIC loss-sharing indemnification assets) | RCONJ462 | 0 | 13.d. |
| 14. Captive insurance and reinsurance subsidiaries: | | | |
| a. Total assets of captive insurance subsidiaries (1) | RCONK193 | 0 | 14.a. |
| b. Total assets of captive reinsurance subsidiaries (1) | RCONK194 | 0 | 14.b. |

| | | Number | |
|---|---|---|---|
| *Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.* | | | |
| 15. Qualified Thrift Lender (QTL) test: | | | |
| a. Does the institution use the Home Owner's Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) | RCONL133 | N/A | 15.a. |

| | | Yes/No | |
|---|---|---|---|
| b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable? | RCONL135 | N/A | 15.b. |
| *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: (2) | | | |
| 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 | RCONN517 | NO | 16.a.(1) |
| (2) International ACH transactions | RCONN518 | NO | 16.a.(2) |
| (3) Other proprietary services operated by your institution | RCONN519 | NO | 16.a.(3) |
| (4) Other proprietary services operated by another party | RCONN520 | NO | 16.a.(4) |
| b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year? | RCONN521 | NO | 16.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.

(2) 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 Section 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR Section 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 Section 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 **RCM** **48**

# Schedule RC-M—Continued

| | | Number | |
|---|---|---|---|
| *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 mechanism described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) | RCONN522 | | 16.c. |
| d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date: | | | |
| (1) Estimated number of international remittance transfers | RCONN523 | | 16.d.(1) |

| | | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| (2) Estimated dollar value of international remittance transfers | RCONN524 | | | | 16.d.(2) |

| | | Number | |
|---|---|---|---|
| (3) Estimated number of international remittance transfers for which your institution applied the temporary exception | RCONN527 | | 16.d.(3) |

Schedule **RCN** **49**

# Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by real estate: | | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | | |
| (1) 1-4 family residential construction loans | RCONF172 | 0 | RCONF174 | 0 | RCONF176 | 0 | 1.a.(1) |
| (2) Other construction loans and all land development and other land loans | RCONF173 | 0 | RCONF175 | 0 | RCONF177 | 0 | 1.a.(2) |
| b. Secured by farmland | RCON3493 | 0 | RCON3494 | 0 | RCON3495 | 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 | RCON5398 | 0 | RCON5399 | 0 | RCON5400 | 366 | 1.c.(1) |
| (2) Closed-end loans secured by 1-4 family residential properties: | | | | | | | |
| (a) Secured by first liens | RCONC236 | 351 | RCONC237 | 0 | RCONC229 | 1,672 | 1.c.(2)(a) |
| (b) Secured by junior liens | RCONC238 | 0 | RCONC239 | 0 | RCONC230 | 0 | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | RCON3499 | 0 | RCON3500 | 0 | RCON3501 | 0 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | RCONF178 | 131 | RCONF180 | 0 | RCONF182 | 393 | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | RCONF179 | 0 | RCONF181 | 0 | RCONF183 | 0 | 1.e.(2) |
| 2. Loans to depository institutions and acceptances of other banks | RCONB834 | 0 | RCONB835 | 0 | RCONB836 | 0 | 2. |
| 3. Not applicable | | | | | | | |
| 4. Commercial and industrial loans. | RCON1606 | 0 | RCON1607 | 0 | RCON1608 | 24 | 4. |
| 5. Loans to individuals for household, family, and other personal expenditures: | | | | | | | |
| a. Credit cards | RCONB575 | 0 | RCONB576 | 0 | RCONB577 | 0 | 5.a. |
| b. Automobile loans | RCONK213 | 0 | RCONK214 | 0 | RCONK215 | 0 | 5.b. |
| c. Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK216 | 4 | RCONK217 | 0 | RCONK218 | 0 | 5.c. |
| 6. Loans to foreign governments and official institutions | RCON5389 | 0 | RCON5390 | 0 | RCON5391 | 0 | 6. |
| 7. All other loans (1) | RCON5459 | 0 | RCON5460 | 0 | RCON5461 | 0 | 7. |
| 8. Lease financing receivables | RCON1226 | 0 | RCON1227 | 0 | RCON1228 | 0 | 8. |
| 9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) | RCON3505 | 0 | RCON3506 | 0 | RCON3507 | 0 | 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—Continued

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.

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| 10. Loans and leases reported in items 1 through 8 above that are w holly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements w ith the FDIC | RCONK036 | 0 | RCONK037 | 0 | RCONK038 | 0 | 10. |
| a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" | RCONK039 | 0 | RCONK040 | 0 | RCONK041 | 0 | 10.a. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 | RCONK042 | 0 | RCONK043 | 0 | RCONK044 | 0 | 10.b. |
| 11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements w ith the FDIC: | | | | | | | |
| a. Loans secured by real estate: | | | | | | | |
| (1) Construction, land development, and other land loans: | | | | | | | |
| (a) 1-4 family residential construction loans | RCONK045 | 0 | RCONK046 | 0 | RCONK047 | 0 | 11.a.(1)(a) |
| (b) Other construction loans and all land development and other land loans | RCONK048 | 0 | RCONK049 | 0 | RCONK050 | 0 | 11.a.(1)(b) |
| (2) Secured by farmland | RCONK051 | 0 | RCONK052 | 0 | RCONK053 | 0 | 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 | RCONK054 | 0 | RCONK055 | 0 | RCONK056 | 0 | 11.a.(3)(a) |
| (b) Closed-end loans secured by 1-4 family residential properties: | | | | | | | |
| (1) Secured by first liens | RCONK057 | 0 | RCONK058 | 0 | RCONK059 | 0 | 11.a.(3)(b)(1) |
| (2) Secured by junior liens | RCONK060 | 0 | RCONK061 | 0 | RCONK062 | 0 | 11.a.(3)(b)(2) |
| (4) Secured by multifamily (5 or more) residential properties | RCONK063 | 0 | RCONK064 | 0 | RCONK065 | 0 | 11.a.(4) |
| (5) Secured by nonfarm nonresidential properties: | | | | | | | |
| (a) Loans secured by ow ner-occupied nonfarm nonresidential properties | RCONK066 | 0 | RCONK067 | 0 | RCONK068 | 0 | 11.a.(5)(a) |
| (b) Loans secured by other nonfarm nonresidential properties | RCONK069 | 0 | RCONK070 | 0 | RCONK071 | 0 | 11.a.(5)(b) |
| b. Not applicable | | | | | | | |
| c. Commercial and industrial loans | RCONK075 | 0 | RCONK076 | 0 | RCONK077 | 0 | 11.c. |

Schedule **RCN** **51**

# Schedule RC-N—Continued

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| d. Loans to individuals for household, family, and other personal expenditures: | | | | | | | |
| (1) Credit cards | RCONK078 | 0 | RCONK079 | 0 | RCONK080 | 0 | 11.d.(1) |
| (2) Automobile loans | RCONK081 | 0 | RCONK082 | 0 | RCONK083 | 0 | 11.d.(2) |
| (3) Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK084 | 0 | RCONK085 | 0 | RCONK086 | 0 | 11.d.(3) |
| e. All other loans and all leases | RCONK087 | 0 | RCONK088 | 0 | RCONK089 | 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 (d):* | | | | | | | |
| (1) Loans to depository institutions & acceptances of other banks | RCONK091 | 0 | RCONK092 | 0 | RCONK093 | 0 | 11.e.(1) |
| (2) Loans to foreign governments and official institutions | RCONK095 | 0 | RCONK096 | 0 | RCONK097 | 0 | 11.e.(2) |
| (3) Other loans [1] | RCONK099 | 0 | RCONK100 | 0 | RCONK101 | 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 5 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 | RCONK072 | 0 | RCONK073 | 0 | RCONK074 | 0 | 11.e.(3)(a) |
| (4) Lease financing receivables | RCONK269 | 0 | RCONK271 | 0 | RCONK272 | 0 | 11.e.(4) |
| f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements | RCONK102 | 0 | RCONK103 | 0 | RCONK104 | 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, 2014, Report of Condition.

Schedule **RCN** **52**

# Schedule RC-N—Continued

**Memoranda**

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| 1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1): | | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | | |
| (1) 1-4 family residential construction loans | RCONK105 | 0 | RCONK106 | 0 | RCONK107 | 0 | M.1.a.(1) |
| (2) Other construction loans and all land development and other land loans | RCONK108 | 0 | RCONK109 | 0 | RCONK110 | 0 | M.1.a.(2) |
| b. Loans secured by 1-4 family residential properties | RCONF661 | 0 | RCONF662 | 0 | RCONF663 | 30 | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties | RCONK111 | 0 | RCONK112 | 0 | RCONK113 | 0 | M.1.c. |
| d. Secured by nonfarm nonresidential properties: | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | RCONK114 | 0 | RCONK115 | 0 | RCONK116 | 74 | M.1.d.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | RCONK117 | 0 | RCONK118 | 0 | RCONK119 | 0 | M.1.d.(2) |
| e. Commercial and industrial loans | RCONK257 | 0 | RCONK258 | 0 | RCONK259 | 24 | M.1.e. |
| *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] | | | | | | | |
| (1) To U.S. addressees (domicile) | RCONK120 | 0 | RCONK121 | 0 | RCONK122 | 24 | M.1.e.(1) |
| (2) To non-U.S. addressees (domicile) | RCONK123 | 0 | RCONK124 | 0 | RCONK125 | 0 | M.1.e.(2) |
| f. All other loans (*include* loans to individuals for household, family, and other personal expenditures) | RCONK126 | 0 | RCONK127 | 0 | RCONK128 | 0 | M.1.f. |

(1) The $300 million asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

# Schedule RC-N—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| *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):* | | | | | | | |
| (1) Loans secured by farmland | RCONK130 | 0 | RCONK131 | 0 | RCONK132 | 0 | M.1.f.(1) |
| (2) Loans to depository institutions & acceptances of other banks | RCONK134 | 0 | RCONK135 | 0 | RCONK136 | 0 | M.1.f.(2) |
| (3) Not applicable | | | | | | | |
| (4) Loans to individuals for household, family, and other personal expenditures: | | | | | | | |
| (a) Credit cards | RCONK274 | 0 | RCONK275 | 0 | RCONK276 | 0 | M.1.f.(4)(a) |
| (b) Automobile loans | RCONK277 | 0 | RCONK278 | 0 | RCONK279 | 0 | M.1.f.(4)(b) |
| (c) Other (includes revolving credit plans other than credit cards and other consumer loans) | RCONK280 | 0 | RCONK281 | 0 | RCONK282 | 0 | M.1.f.(4)(c) |
| (5) Loans to foreign governments and official institutions | RCONK283 | 0 | RCONK284 | 0 | RCONK285 | 0 | M.1.f.(5) |
| (6) Other loans [1] | RCONK286 | 0 | RCONK287 | 0 | RCONK288 | 0 | M.1.f.(6) |
| *Memorandum item 1.f.(6)(a) is to be completed by:* [2]<br>*• Banks with $300 million or more in total assets*<br>*• 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 5 percent of total loans* | | | | | | | |
| (a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above | RCONK138 | 0 | RCONK139 | 0 | RCONK140 | 0 | M.1.f.(6)(a) |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above | RCON6558 | 0 | RCON6559 | 0 | RCON6560 | 0 | M.2. |

(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, 2014, Report of Condition.

Schedule **RCN** **54**

# Schedule RC-N—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| 3. *Memo items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets:* (1) | | | | | | | |
| a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) | RCON1248 | 0 | RCON1249 | 0 | RCON1250 | 0 | M.3.a. |
| b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above) | RCON5380 | 0 | RCON5381 | 0 | RCON5382 | 0 | M.3.b. |
| c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above) | RCON1254 | 0 | RCON1255 | 0 | RCON1256 | 0 | M.3.c. |
| d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above) | RCONF166 | 0 | RCONF167 | 0 | RCONF168 | 0 | M.3.d. |
| *Memo item 4 is to be completed by:* • *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 5 percent of total loans*: (1) | | | | | | | |
| 4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) | RCON1594 | 0 | RCON1597 | 0 | RCON1583 | 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): | | | | | | | |
| a. Loans and leases held for sale | RCONC240 | 0 | RCONC241 | 0 | RCONC226 | 0 | M.5.a. |
| b. Loans measured at fair value: | | | | | | | |
| (1) Fair value | RCONF664 | 0 | RCONF665 | 0 | RCONF666 | 0 | M.5.b.(1) |
| (2) Unpaid principal balance | RCONF667 | 0 | RCONF668 | 0 | RCONF669 | 0 | M.5.b.(2) |

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days | | (Column B) Past due 90 days or more | | | |
|---|---|---|---|---|---|---|
| *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 | RCON3529 | 0 | RCON3530 | 0 | | M.6. |

| Dollar Amounts in Thousands | | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| 7. Additions to nonaccrual assets during the quarter | RCONC410 | | | 412 | M.7. |
| 8. Nonaccrual assets sold during the quarter | RCONC411 | | | 0 | M.8. |

(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, 2014, Report of Condition.

Schedule **RCN** **55**

# Schedule RC-N—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing | | (Column B) Past due 90 days or more and still accruing | | (Column C) Nonaccrual | | |
|---|---|---|---|---|---|---|---|
| 9. Purchased credit-impaired loans accounted for in accordance w ith FASB ASC 310-30 (former AICPA Statement of Position 03-3): | | | | | | | |
| a. Outstanding balance ..... | RCONL183 | 0 | RCONL184 | 0 | RCONL185 | 0 | M.9.a. |
| b. Amount included in Schedule RC-N, items 1 through 7, above ..... | RCONL186 | 0 | RCONL187 | 0 | RCONL188 | 0 | M.9.b. |

Schedule **RCO** **56**

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

*All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, 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 1through 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 | | Bil Mil Thou | |
|---|---|---|---|
| 1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal Deposit Insurance Act and FDIC regulations | RCONF236 | 354,309 | 1. |
| 2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions | RCONF237 | 0 | 2. |
| 3. Not applicable | | | 3. |
| 4. Average consolidated total assets for the calendar quarter | RCONK652 | 426,174 | 4. |
| Number | | | |
| a. Averaging method used (for daily, enter 1; for w eekly, enter 2) RCONK653 1 | | | 4.a. |
| 5. Average tangible equity for the calendar quarter (1) | RCONK654 | 38,461 | 5. |
| 6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions | RCONK655 | 0 | 6. |
| 7. Unsecured "Other borrow ings" w ith 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 | RCONG465 | 0 | 7.a. |
| b. Over one year through three years | RCONG466 | 760 | 7.b. |
| c. Over three years through five years | RCONG467 | 0 | 7.c. |
| d. Over five years | RCONG468 | 0 | 7.d. |
| 8. Subordinated notes and debentures w ith a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): | | | |
| a. One year or less | RCONG469 | 0 | 8.a. |
| b. Over one year through three years | RCONG470 | 0 | 8.b. |
| c. Over three years through five years | RCONG471 | 0 | 8.c. |
| d. Over five years | RCONG472 | 0 | 8.d. |
| 9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b) | RCONG803 | 3,318 | 9. |
| *Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.* | | | |
| a. Fully consolidated reciprocal brokered deposits | RCONL190 | N/A | 9.a. |

| | | Yes/No | |
|---|---|---|---|
| 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? | RCONK656 | NO | 10. |

| Dollar Amounts in Thousands | | Bil Mil Thou | |
|---|---|---|---|
| *If the answer to item 10 is "YES," complete items 10.a and 10.b.* | | | |
| a. Banker's bank deduction | RCONK657 | N/A | 10.a. |
| b. Banker's bank deduction limit | RCONK658 | N/A | 10.b. |

| | | Yes/No | |
|---|---|---|---|
| 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? | RCONK659 | NO | 11. |

| Dollar Amounts in Thousands | | Bil Mil Thou | |
|---|---|---|---|
| *If the answer to item 11 is "YES," complete items 11.a and 11.b.* | | | |
| a. Custodial bank deduction | RCONK660 | N/A | 11.a. |
| b. Custodial bank deduction limit | RCONK661 | N/A | 11.b. |

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

# Schedule RC-O—Continued

**Memoranda**

| Dollar Amounts in Thousands | | | Bil | Mil | Thou | |
|---|---|---|---|---|---|---|
| 1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2): | | | | | | |
| a. Deposit accounts (excluding retirement accounts) of $250,000 or less: (1) | | | | | | |
| (1) *Amount* of deposit accounts (excluding retirement accounts) of $250,000 or less | | RCONF049 | | 248,599 | | M.1.a.(1) |
| | Number | | | | | |
| (2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less | RCONF050 | 40132 | | | | 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 | | RCONF051 | | 95,905 | | M.1.b.(1) |
| | Number | | | | | |
| (2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000 | RCONF052 | 199 | | | | 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 | | RCONF045 | | 8,800 | | M.1.c.(1) |
| | Number | | | | | |
| (2) *Number* of retirement deposit accounts of $250,000 or less | RCONF046 | 525 | | | | 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 | | RCONF047 | | 1,005 | | M.1.d.(1) |
| | Number | | | | | |
| (2) *Number* of retirement deposit accounts of more than $250,000 | RCONF048 | 3 | | | | 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 deposits, including related interest accrued and unpaid (see instructions) (3) | | RCON5597 | | N/A | | 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: | | | | | | |
| a. Legal title | TEXTA545 | | | | | M.3.a. |
| b. FDIC Certificate Number | RCONA545 | 0 | | | | M.3.b. |
| 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, 2014, 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.

Schedule **RCO** **58**

# Schedule RC-O—Continued

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

**Memoranda—Continued**

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| *Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.* | | | |
| 6. Criticized and classified items: | | | |
| a. Special mention | RCONK663 | N/A | M.6.a. |
| b. Substandard | RCONK664 | N/A | M.6.b. |
| c. Doubtful | RCONK665 | N/A | M.6.c. |
| d. Loss | RCONK666 | N/A | 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 | RCONN025 | N/A | M.7.a. |
| b. Securitizations of nontraditional 1-4 family residential mortgage loans | RCONN026 | N/A | M.7.b. |
| 8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations: | | | |
| a. Higher-risk consumer loans | RCONN027 | N/A | M.8.a. |
| b. Securitizations of higher-risk consumer loans | RCONN028 | N/A | 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 | RCONN029 | N/A | M.9.a. |
| b. Securitizations of higher-risk commercial and industrial loans and securities | RCONN030 | N/A | M.9.b. |
| 10. Commitments to fund construction, land development, and other land loans secured by real estate: | | | |
| a. Total unfunded commitments | RCONK676 | N/A | M.10.a. |
| b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) | RCONK677 | N/A | 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) | RCONK669 | N/A | M.11. |
| 12. Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Memorandum item 2.d) | RCONK678 | N/A | M.12. |
| *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.* | | | |
| 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 | RCONN177 | N/A | M.13.a. |
| b. Loans secured by multifamily residential and nonfarm nonresidential properties | RCONN178 | N/A | M.13.b. |
| c. Closed-end loans secured by first liens on 1-4 family residential properties | RCONN179 | N/A | 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 | RCONN180 | N/A | M.13.d. |
| e. Commercial and industrial loans | RCONN181 | N/A | M.13.e. |
| f. Credit card loans to individuals for household, family, and other personal expenditures | RCONN182 | N/A | M.13.f. |
| g. All other loans to individuals for household, family, and other personal expenditures | RCONN183 | N/A | M.13.g. |
| h. Non-agency residential mortgage-backed securities | RCONM963 | N/A | M.13.h. |
| *Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.* | | | |
| 14. Amount of the institution's largest counterparty exposure | RCONK673 | N/A | M.14. |
| 15. Total amount of the institution's 20 largest counterparty exposures | RCONK674 | N/A | M.15. |

Schedule **RCO** **59**

# Schedule RC-O—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| *Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.* | | | | | |
| 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) | RCONL189 | | N/A | | M.16. |
| *Memorandum item 17 is to be completed on a fully condolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.* | | | | | |
| 17. Selected fully consolidated data for deposit insurance assessment purposes: | | | | | |
| a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations | RCONL194 | | N/A | | M.17.a. |
| b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions | RCONL195 | | N/A | | M.17.b. |
| c. Unsecured "Other borrowings" with a remaining maturity of one year or less | RCONL196 | | N/A | | M.17.c. |
| d. Estimated amount of uninsured deposits, including related interest accrued and unpaid | RCONL197 | | N/A | | M.17.d. |

Schedule **RCO** **60**

# Schedule RC-O—Continued

**Memoranda—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.*

| Dollar Amounts in Thousands | (Column A) Two-Year Probability of Default (PD) <= 1% | (Column B) Two-Year Probability of Default (PD) 1.01 - 4% | (Column C) Two-Year Probability of Default (PD) 4.01 - 7% | (Column D) Two-Year Probability of Default (PD) 7.01 - 10% | (Column E) Two-Year Probability of Default (PD) 10.01 - 14% | |
|---|---|---|---|---|---|---|
| 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 | RCONM964 | RCONM965 | RCONM966 | RCONM967 | RCONM968 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.a. |
| b. Closed-end loans secured by first liens on 1-4 family residential properties | RCONM979 | RCONM980 | RCONM981 | RCONM982 | RCONM983 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.b. |
| c. Closed-end loans secured by junior liens on 1-4 family residential properties | RCONM994 | RCONM995 | RCONM996 | RCONM997 | RCONM998 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.c. |
| d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCONN010 | RCONN011 | RCONN012 | RCONN013 | RCONN014 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.d. |
| e. Credit cards | RCONN040 | RCONN041 | RCONN042 | RCONN043 | RCONN044 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.e. |
| f. Automobile loans | RCONN055 | RCONN056 | RCONN057 | RCONN058 | RCONN059 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.f. |
| g. Student loans | RCONN070 | RCONN071 | RCONN072 | RCONN073 | RCONN074 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.g. |
| h. Other consumer loans and revolving credit plans other than credit cards | RCONN085 | RCONN086 | RCONN087 | RCONN088 | RCONN089 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.h. |
| i. Consumer leases | RCONN100 | RCONN101 | RCONN102 | RCONN103 | RCONN104 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.i. |
| j. Total | RCONN115 | RCONN116 | RCONN117 | RCONN118 | RCONN119 | |
| | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | M.18.j. |

# Schedule RC-O—Continued

**Memoranda—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.*

| Dollar Amounts in Thousands | (Column F) Two-Year Probability of Default (PD) 14.01 - 16% | (Column G) Two-Year Probability of Default (PD) 16.01 - 18% | (Column H) Two-Year Probability of Default (PD) 18.01 - 20% | (Column I) Two-Year Probability of Default (PD) 20.01 - 22% | (Column J) Two-Year Probability of Default (PD) 22.01 - 26% | |
|---|---|---|---|---|---|---|
| 18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default (continued): | | | | | | |
| a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations | RCONM969 | RCONM970 | RCONM971 | RCONM972 | RCONM973 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.a. |
| b. Closed-end loans secured by first liens on 1-4 family residential properties | RCONM984 | RCONM985 | RCONM986 | RCONM987 | RCONM988 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.b. |
| c. Closed-end loans secured by junior liens on 1-4 family residential properties | RCONM999 | RCONN001 | RCONN002 | RCONN003 | RCONN004 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.c. |
| d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCONN015 | RCONN016 | RCONN017 | RCONN018 | RCONN019 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.d. |
| e. Credit cards | RCONN045 | RCONN046 | RCONN047 | RCONN048 | RCONN049 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.e. |
| f. Automobile loans | RCONN060 | RCONN061 | RCONN062 | RCONN063 | RCONN064 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.f. |
| g. Student loans | RCONN075 | RCONN076 | RCONN077 | RCONN078 | RCONN079 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.g. |
| h. Other consumer loans and revolving credit plans other than credit cards | RCONN090 | RCONN091 | RCONN092 | RCONN093 | RCONN094 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.h. |
| i. Consumer leases | RCONN105 | RCONN106 | RCONN107 | RCONN108 | RCONN109 | |
| | N/A | N/A | N/A | N/A | N/A | M.18.i. |
| j. Total | RCONN120 | RCONN121 | RCONN122 | RCONN123 | RCONN124 | |
| | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | M.18.j. |

Schedule **RCO** **62**

# Schedule RC-O—Continued

**Memoranda—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.*

| Dollar Amounts in Thousands | (Column K) Two-Year Probability of Default (PD) 26.01 - 30% | (Column L) Two-Year Probability of Default (PD) > 30% | (Column M) Two-Year Probability of Default (PD) Unscoreable | (Column N) Two-Year Probability of Default (PD) Total | (Column O) PDs Were Derived Using (1) | |
|---|---|---|---|---|---|---|
| 18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default (continued): | | | | | | |
| a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations | RCONM974 | RCONM975 | RCONM976 | RCONM977 | RCONM978 | |
| | N/A | N/A | N/A | **N/A** | N/A | M.18.a. |
| b. Closed-end loans secured by first liens on 1-4 family residential properties | RCONM989 | RCONM990 | RCONM991 | RCONM992 | RCONM993 | |
| | N/A | N/A | N/A | **N/A** | N/A | M.18.b. |
| c. Closed-end loans secured by junior liens on 1-4 family residential properties | RCONN005 | RCONN006 | RCONN007 | RCONN008 | RCONN009 | |
| | N/A | N/A | N/A | **N/A** | N/A | M.18.c. |
| d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCONN020 | RCONN021 | RCONN022 | RCONN023 | RCONN024 | |
| | N/A | N/A | N/A | **N/A** | N/A | M.18.d. |
| e. Credit cards | RCONN050 | RCONN051 | RCONN052 | RCONN053 | RCONN054 | |
| | N/A | N/A | N/A | **N/A** | N/A | M.18.e. |
| f. Automobile loans | RCONN065 | RCONN066 | RCONN067 | RCONN068 | RCONN069 | |
| | N/A | N/A | N/A | **N/A** | N/A | M.18.f. |
| g. Student loans | RCONN080 | RCONN081 | RCONN082 | RCONN083 | RCONN084 | |
| | N/A | N/A | N/A | **N/A** | N/A | M.18.g. |
| h. Other consumer loans and revolving credit plans other than credit cards | RCONN095 | RCONN096 | RCONN097 | RCONN098 | RCONN099 | |
| | N/A | N/A | N/A | **N/A** | N/A | M.18.h. |
| i. Consumer leases | RCONN110 | RCONN111 | RCONN112 | RCONN113 | RCONN114 | |
| | N/A | N/A | N/A | **N/A** | N/A | M.18.i. |
| j. Total | RCONN125 | RCONN126 | RCONN127 | RCONN128 | | |
| | **N/A** | **N/A** | **N/A** | **N/A** | | M.18.j. |

(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 **RCP** **63**

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

Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets [1] and (2) banks with less than $1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale [2] 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 | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: [2] | | | |
| a. Closed-end first liens | RCONF066 | N/A | 1.a. |
| b. Closed-end junior liens | RCONF067 | N/A | 1.b. |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | RCONF670 | N/A | 1.c.(1) |
| (2) Principal amount funded under the lines of credit | RCONF671 | N/A | 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 | RCONF068 | N/A | 2.a. |
| b. Closed-end junior liens | RCONF069 | N/A | 2.b. |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | RCONF672 | N/A | 2.c.(1) |
| (2) Principal amount funded under the lines of credit | RCONF673 | N/A | 2.c.(2) |
| 3. 1-4 family residential mortgage loans sold during the quarter: | | | |
| a. Closed-end first liens | RCONF070 | N/A | 3.a. |
| b. Closed-end junior liens | RCONF071 | N/A | 3.b. |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | RCONF674 | N/A | 3.c.(1) |
| (2) Principal amount funded under the lines of credit | RCONF675 | N/A | 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 | RCONF072 | N/A | 4.a. |
| b. Closed-end junior liens | RCONF073 | N/A | 4.b. |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | RCONF676 | N/A | 4.c.(1) |
| (2) Principal amount funded under the lines of credit | RCONF677 | N/A | 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): | | | |
| a. Closed-end 1-4 family residential mortgage loans | RIADF184 | N/A | 5.a. |
| b. Open-end 1-4 family residential mortgage loans extended under lines of credit | RIADF560 | N/A | 5.b. |
| 6. Repurchases and indemnifications of 1-4 family residential mortgage loans *during the quarter:* | | | |
| a. Closed-end first liens | RCONF678 | N/A | 6.a. |
| b. Closed-end junior liens | RCONF679 | N/A | 6.b. |
| c. Open-end loans extended under lines of credit: | | | |
| (1) Total commitment under the lines of credit | RCONF680 | N/A | 6.c.(1) |
| (2) Principal amount funded under the lines of credit | RCONF681 | N/A | 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 | RCONL191 | N/A | 7.a. |
| b. For representations and warranties made to other parties | RCONL192 | N/A | 7.b. |
| c. Total representation and warranty reserves (sum of items 7.a and 7.b) | RCONM288 | **N/A** | 7.c. |

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.
(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

Schedule **RCQ** **64**

# 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 w ith changes in fair value recognized in earnings, or
(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

| Dollar Amounts in Thousands | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|---|---|---|---|---|---|---|
| **Assets** | | | | | | |
| 1. Available-for-sale securities | RCON1773 | RCONG474 | RCONG475 | RCONG476 | RCONG477 | |
| | **N/A** | N/A | N/A | N/A | N/A | 1. |
| 2. Federal funds sold and securities purchased under agreements to resell | RCONG478 | RCONG479 | RCONG480 | RCONG481 | RCONG482 | |
| | **N/A** | N/A | N/A | N/A | N/A | 2. |
| 3. Loans and leases held for sale | RCONG483 | RCONG484 | RCONG485 | RCONG486 | RCONG487 | |
| | **N/A** | N/A | N/A | N/A | N/A | 3. |
| 4. Loans and leases held for investment | RCONG488 | RCONG489 | RCONG490 | RCONG491 | RCONG492 | |
| | **N/A** | N/A | N/A | N/A | N/A | 4. |
| 5. Trading assets: | | | | | | |
| a. Derivative assets | RCON3543 | RCONG493 | RCONG494 | RCONG495 | RCONG496 | |
| | **N/A** | N/A | N/A | N/A | N/A | 5.a. |
| b. Other trading assets | RCONG497 | RCONG498 | RCONG499 | RCONG500 | RCONG501 | |
| | **N/A** | N/A | N/A | N/A | N/A | 5.b. |
| (1) Nontrading securities at fair value w ith changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) | RCONF240 | RCONF684 | RCONF692 | RCONF241 | RCONF242 | |
| | N/A | N/A | N/A | N/A | N/A | 5.b.(1) |
| 6. All other assets | RCONG391 | RCONG392 | RCONG395 | RCONG396 | RCONG804 | |
| | **N/A** | N/A | N/A | N/A | N/A | 6. |
| 7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6) | RCONG502 | RCONG503 | RCONG504 | RCONG505 | RCONG506 | |
| | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | 7. |

# Schedule RC-Q—Continued

| Dollar Amounts in Thousands | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|---|---|---|---|---|---|---|
| **Liabilities** | | | | | | |
| 8. Deposits | RCONF252 | RCONF686 | RCONF694 | RCONF253 | RCONF254 | |
| | **N/A** | N/A | N/A | N/A | N/A | 8. |
| 9. Federal funds purchased and securities sold under agreements to repurchase | RCONG507 | RCONG508 | RCONG509 | RCONG510 | RCONG511 | |
| | **N/A** | N/A | N/A | N/A | N/A | 9. |
| 10. Trading liabilities: | | | | | | |
| a. Derivative liabilities | RCON3547 | RCONG512 | RCONG513 | RCONG514 | RCONG515 | |
| | **N/A** | N/A | N/A | N/A | N/A | 10.a. |
| b. Other trading liabilities | RCONG516 | RCONG517 | RCONG518 | RCONG519 | RCONG520 | |
| | **N/A** | N/A | N/A | N/A | N/A | 10.b. |
| 11. Other borrow ed money | RCONG521 | RCONG522 | RCONG523 | RCONG524 | RCONG525 | |
| | **N/A** | N/A | N/A | N/A | N/A | 11. |
| 12. Subordinated notes and debentures | RCONG526 | RCONG527 | RCONG528 | RCONG529 | RCONG530 | |
| | **N/A** | N/A | N/A | N/A | N/A | 12. |
| 13. All other liabilities | RCONG805 | RCONG806 | RCONG807 | RCONG808 | RCONG809 | |
| | **N/A** | N/A | N/A | N/A | N/A | 13. |
| 14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) | RCONG531 | RCONG532 | RCONG533 | RCONG534 | RCONG535 | |
| | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | 14. |

Schedule **RCQ** **66**

# Schedule RC-Q—Continued

| Dollar Amounts in Thousands | (Column A) Total Fair Value Reported on Schedule RC | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | (Column C) Level 1 Fair Value Measurements | (Column D) Level 2 Fair Value Measurements | (Column E) Level 3 Fair Value Measurements | |
|---|---|---|---|---|---|---|
| **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 | RCONG536 | RCONG537 | RCONG538 | RCONG539 | RCONG540 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.1.a. |
| b. Nontrading derivative assets | RCONG541 | RCONG542 | RCONG543 | RCONG544 | RCONG545 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.1.b. |
| c. TEXTG546 | RCONG546 | RCONG547 | RCONG548 | RCONG549 | RCONG550 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.1.c. |
| d. TEXTG551 | RCONG551 | RCONG552 | RCONG553 | RCONG554 | RCONG555 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.1.d. |
| e. TEXTG556 | RCONG556 | RCONG557 | RCONG558 | RCONG559 | RCONG560 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.1.e. |
| f. TEXTG561 | RCONG561 | RCONG562 | RCONG563 | RCONG564 | RCONG565 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.1.f. |
| 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) | RCONF261 | RCONF689 | RCONF697 | RCONF262 | RCONF263 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.2.a. |
| b. Nontrading derivative liabilities | RCONG566 | RCONG567 | RCONG568 | RCONG569 | RCONG570 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.2.b. |
| c. TEXTG571 | RCONG571 | RCONG572 | RCONG573 | RCONG574 | RCONG575 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.2.c. |
| d. TEXTG576 | RCONG576 | RCONG577 | RCONG578 | RCONG579 | RCONG580 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.2.d. |
| e. TEXTG581 | RCONG581 | RCONG582 | RCONG583 | RCONG584 | RCONG585 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.2.e. |
| f. TEXTG586 | RCONG586 | RCONG587 | RCONG588 | RCONG589 | RCONG590 | |
| | **N/A** | N/A | N/A | N/A | N/A | M.2.f. |

Schedule **RCRI** **67**

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

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

| Dollar Amounts in Thousands | | 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 | RCOAP742 | 12,008 | 1. |
| 2. Retained earnings | RCON3632 | **26,453** | 2. |
| 3. Accumulated other comprehensive income (AOCI) | RCOAB530 | 1,811 | 3. |

| | | Number | |
|---|---|---|---|
| a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) | RCOAP838 | 1 | 3.a. |

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital | RCOAP839 | 0 | 4. |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) | RCOAP840 | **40,272** | 5. |
| **Common Equity Tier 1 Capital: Adjustments and Deductions** | | | |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) | RCOAP841 | 0 | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs | RCOAP842 | 0 | 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 | RCOAP843 | 0 | 8. |
| 9. **AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):** | | | |
| a. **LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)** | RCOAP844 | 1,811 | 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)** | RCOAP845 | 0 | 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)** | RCOAP846 | 0 | 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)** | RCOAP847 | 0 | 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)** | RCOAP848 | 0 | 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) | RCOAP849 | N/A | 9.f. |

Schedule **RCRI** **68**

# Schedule RC-R—Continued

## Part I—Continued

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 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) | RCOAQ258 | 0 | 10.a. |
| b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions | RCOAP850 | 0 | 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 | RCOAP851 | 0 | 11. |
| 12. Subtotal (item 5 minus items 6 through 11) | RCOAP852 | **38,461** | 12. |
| 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 | RCOAP853 | 0 | 13. |
| 14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold< | RCOAP854 | 0 | 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 | RCOAP855 | 0 | 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 | RCOAP856 | 0 | 16. |
| 17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions | RCOAP857 | 0 | 17. |
| 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) | RCOAP858 | **0** | 18. |
| 19. Common equity tier 1 capital (item 12 minus item 18) | RCOAP859 | **38,461** | 19. |
| **Additional Tier 1 Capital** | | | |
| 20. Additional tier 1 capital instruments plus related surplus | RCOAP860 | 0 | 20. |
| 21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital | RCOAP861 | 0 | 21. |
| 22. Tier 1 minority interest not included in common equity tier 1 capital | RCOAP862 | 0 | 22. |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) | RCOAP863 | **0** | 23. |
| 24. LESS: Additional tier 1 capital deductions | RCOAP864 | 0 | 24. |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) | RCOAP865 | **0** | 25. |
| **Tier 1 Capital** | | | |
| 26. Tier 1 capital (sum of items 19 and 25) | RCOA8274 | **38,461** | 26. |
| **Tier 2 Capital** | | | |
| 27. Tier 2 capital instruments plus related surplus | RCOAP866 | 0 | 27. |
| 28. Non-qualifying capital instruments subject to phase out from tier 2 capital | RCOAP867 | 0 | 28. |
| 29. Total capital minority interest that is not included in tier 1 capital | RCOAP868 | 0 | 29. |
| 30. | | | |
| a. Allowance for loan and lease losses includable in tier 2 capital | RCOA5310 | 3,707 | 30.a. |
| b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital | RCOW5310 | N/A | 30.b. |

Schedule **RCRI** **69**

# Schedule RC-R—Continued

## Part I—Continued

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| 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 | RCOAQ257 | 0 | 31. |
| 32. | | | |
| a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) | RCOAP870 | **3,707** | 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) | RCOWP870 | **N/A** | 32.b. |
| 33. LESS: Tier 2 capital deductions | RCOAP872 | 0 | 33. |
| 34. | | | |
| a. Tier 2 capital (greater of item 32.a minus item 33, or zero) | RCOA5311 | **3,707** | 34.a. |
| b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero) | RCOW5311 | **N/A** | 34.b. |
| **Total Capital** | | | |
| 35. | | | |
| a. Total capital (sum of items 26 and 34.a) | RCOA3792 | **42,168** | 35.a. |
| b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b) | RCOW3792 | **N/A** | 35.b. |
| **Total Assets for the Leverage Ratio** | | | |
| 36. Average total consolidated assets | RCON3368 | **426,174** | 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) *: | RCOAP875 | **0** | 37. |

| Components | | |
|---|---|---|
| a. Common equity tier 1 capital adjustments and deductions in items 6, 7, 8, 10.b., 11, and 13 through 16 | Line a. | **0** |
| b. Item 17: "Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions" | Line b. | 0 |
| c. Item 24: "Additional tier 1 capital deductions" (NOTE: Avoid double-counting amounts reported in item 17.) | Line c. | 0 |

| | | | | | |
|---|---|---|---|---|---|
| 38. LESS: Other deductions from (additions to) assets for leverage ratio purposes | | | RCOAB596 | 0 | 38. |
| 39. Total assets for the leverage ratio (item 36 minus items 37 and 38) | | | RCOAA224 | **426,174** | 39. |
| **Total Risk-Weighted Assets** | | | | | |
| 40. | | | | | |
| a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) | | | RCOAA223 | **294,542** | 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) | | | RCOWA223 | N/A | 40.b. |

| | (Column A) Percentage | | (Column B) Percentage | | |
|---|---|---|---|---|---|
| **Risk-Based 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) | RCOAP793 | **13.06** | RCOWP793 | **N/A** | 41. |
| 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) | RCOA7206 | **13.06** | RCOW7206 | **N/A** | 42. |
| 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) | RCOA7205 | **14.32** | RCOW7205 | **N/A** | 43. |

(*) In order to assist users with this total, the calculation components are displayed below. Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

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# Schedule RC-R—Continued

## Part I—Continued

| | | Percentage | |
|---|---|---|---|
| **Leverage Capital Ratios** | | | |
| 44. Tier 1 leverage ratio (item 26 divided by item 39) ..... | RCOA7204 | **9.02** | 44. |
| 45. **Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)** | | | |
| **Capital Buffer** | | | |
| 46. **Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):** | | | |
| a. **Capital conservation buffer** | | | |
| b. **(Advanced approaches institutions that exit parallel run only): Total applicable capital buffer** | | | |

| 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** | | | | | |
| 48. **Distributions and discretionary bonus payments during the quarter** | | | | | |

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# Schedule RC-R, Part II, Risk-Weighted Assets

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

## Balance Sheet Asset Categories (2)

| Dollar Amounts in Thousands | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | |
|---|---|---|---|---|---|---|---|---|
| 1. **Cash and balances due from depository institutions** | RCOND957 | RCONS396 | RCOND958 | | | | RCOND959 | |
| | **26,654** | 0 | 19,643 | | | | 7,011 | 1. |
| 2. **Securities:** | | | | | | | | |
| a. **Held-to-maturity securities** | RCOND961 | RCONS399 | RCOND962 | | | | RCOND963 | |
| | **5,194** | 0 | 1,125 | | | | 4,069 | 2.a. |
| b. **Available-for-sale securities** | RCOND966 | RCONS402 | RCOND967 | | | | RCOND968 | |
| | **93,710** | 2,744 | 1,352 | | | | 70,560 | 2.b. |
| 3. **Federal funds sold and securities purchased under agreements to resell:** | | | | | | | | |
| a. **Federal funds sold in domestic offices** | RCOND971 | | RCOND972 | | | | RCOND973 | |
| | **0** | | 0 | | | | 0 | 3.a. |
| b. **Securities purchased under agreements to resell** | RCONH171 | RCONH172 | | | | | | |
| | 0 | 0 | | | | | | 3.b. |
| 4. **Loans and leases held for sale:** | | | | | | | | |
| a. **Residential mortgage exposures** | RCONS413 | RCONS414 | RCONH173 | | | | RCONS415 | |
| | **2,674** | 0 | 0 | | | | 0 | 4.a. |
| b. **High volatility commercial real estate exposures** | RCONS419 | RCONS420 | RCONH174 | | | | RCONH175 | |
| | **0** | 0 | 0 | | | | 0 | 4.b. |
| c. **Exposures past due 90 days or more or on nonaccrual** (3) | RCONS423 | RCONS424 | RCONS425 | | | | RCONS426 | |
| | **0** | 0 | 0 | | | | 0 | 4.c. |
| d. **All other exposures** | RCONS431 | RCONS432 | RCONS433 | | | | RCONS434 | |
| | **0** | 0 | 0 | | | | 0 | 4.d. |

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 234.
(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.
(3) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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# Schedule RC-R, Part II—Continued

| Dollar Amounts in Thousands | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | (Column K) Allocation by Risk-Weight Category 250% (4) | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | |
|---|---|---|---|---|---|---|---|---|
| 1. **Cash and balances due from depository institutions** | RCONS397 | RCOND960 | RCONS398 | | | | | |
| | 0 | 0 | 0 | | | | | 1. |
| 2. **Securities:** | | | | | | | | |
| a. **Held-to-maturity securities** | RCOND964 | RCOND965 | RCONS400 | | | | | |
| | 0 | 0 | 0 | | | | | 2.a. |
| b. **Available-for-sale-securities** | RCOND969 | RCOND970 | RCONS403 | | RCONS405 | | RCONS406 | |
| | 1,185 | 17,869 | 0 | | 0 | | 0 | 2.b. |
| 3. **Federal funds sold and securities purchased under agreements to resell:** | | | | | | | | |
| a. **Federal funds sold in domestic offices** | RCONS410 | RCOND974 | RCONS411 | | | | | |
| | 0 | 0 | 0 | | | | | 3.a. |
| b. **Securities purchased under agreements to resell** | | | | | | | | |
| 4. **Loans and leases held for sale:** | | | | | | | | |
| a. **Residential mortgage exposures** | RCONS416 | RCONS417 | | | | | | |
| | 2,674 | 0 | | | | | | 4.a. |
| b. **High volatility commercial real estate exposures** | RCONH176 | RCONH177 | RCONS421 | | | | | |
| | 0 | 0 | 0 | | | | | 4.b. |
| c. **Exposures past due 90 days or more or on nonaccrual** (5) | RCONS427 | RCONS428 | RCONS429 | | | | | |
| | 0 | 0 | 0 | | | | | 4.c. |
| d. **All other exposures** | RCONS435 | RCONS436 | RCONS437 | | | | | |
| | 0 | 0 | 0 | | | | | 4.d. |

(4) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
(5) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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# Schedule RC-R, Part II—Continued

| Dollar Amounts in Thousands | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1250% | (Column R) Application of Other Risk-Weighting Approaches (6) Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches (6) Risk-Weighted Asset Amount | |
|---|---|---|---|---|---|---|
| 1. **Cash and balances due from depository institutions** | | | | | | |
| 2. **Securities:** | | | | | | |
| a. **Held-to-maturity securities** | | | | | | |
| b. **Available-for-sale securities** | | | | RCONH271 | RCONH272 | |
| | | | | 0 | 0 | 2.b. |
| 3. **Federal funds sold and securities purchased under agreements to resell:** | | | | | | |
| a. **Federal funds sold in domestic offices** | | | | | | |
| b. **Securities purchased under agreements to resell** | | | | | | |
| 4. **Loans and leases held for sale:** | | | | | | |
| a. **Residential mortgage exposures** | | | | RCONH273 | RCONH274 | |
| | | | | 0 | 0 | 4.a. |
| b. **High volatility commercial real estate exposures** | | | | RCONH275 | RCONH276 | |
| | | | | 0 | 0 | 4.b. |
| c. **Exposures past due 90 days or more or on nonaccrual** (7) | | | | RCONH277 | RCONH278 | |
| | | | | 0 | 0 | 4.c. |
| d. **All other exposures** | | | | RCONH279 | RCONH280 | |
| | | | | 0 | 0 | 4.d. |

(6) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to w hich the collateral haircut approach is applied, separate account bank-ow ned life insurance, and default fund contributions to central counterparties.
(7) For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures or sovereign exposures that are past due 90 days or more or on nonaccrual.

# Schedule RC-R, Part II—Continued

| Dollar Amounts in Thousands | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | |
|---|---|---|---|---|---|---|---|---|
| 5. **Loans and leases, net of unearned income:** | | | | | | | | |
| a. **Residential mortgage exposures** | RCONS439 | RCONS440 | RCONH178 | | | | RCONS441 | |
| | **127,145** | 0 | 0 | | | | 0 | 5.a. |
| b. **High volatility commercial real estate exposures** | RCONS445 | RCONS446 | RCONH179 | | | | RCONH180 | |
| | **136** | 0 | 0 | | | | 0 | 5.b. |
| c. **Exposures past due 90 days or more or on nonaccrual** (8) | RCONS449 | RCONS450 | RCONS451 | | | | RCONS452 | |
| | **2,456** | 0 | 0 | | | | 0 | 5.c. |
| d. **All other exposures** | RCONS457 | RCONS458 | RCONS459 | | | | RCONS460 | |
| | **143,548** | 0 | 0 | | | | 4,697 | 5.d. |
| 6. **LESS: Allowance for loan and lease losses** | RCON3123 | RCON3123 | | | | | | |
| | 5,633 | 5,633 | | | | | | 6. |
| 7. **Trading assets** | RCOND976 | RCONS466 | RCOND977 | | | | RCOND978 | |
| | **0** | 0 | 0 | | | | 0 | 7. |
| 8. **All other assets** (9) | RCOND981 | RCONS469 | RCOND982 | | | | RCOND983 | |
| | **28,422** | 0 | 375 | | | | 2,631 | 8. |

(8) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more on nonaccrual.

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

Schedule **RCRII** **75**

# Schedule RC-R, Part II—Continued

| Dollar Amounts in Thousands | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | (Column K) Allocation by Risk-Weight Category 250% (10) | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | |
|---|---|---|---|---|---|---|---|---|
| 5. **Loans and leases, net of unearned income:** | | | | | | | | |
| a. **Residential mortgage exposures** | RCONS442 | RCONS443 | | | | | | |
| | 106,214 | 20,931 | | | | | | 5.a. |
| b. **High volatility commercial real estate exposures** | RCONH181 | RCONH182 | RCONS447 | | | | | |
| | 0 | 0 | 136 | | | | | 5.b. |
| c. **Exposures past due 90 days or more or on nonaccrual** (11) | RCONS453 | RCONS454 | RCONS455 | | | | | |
| | 0 | 1,672 | 784 | | | | | 5.c. |
| d. **All other exposures** | RCONS461 | RCONS462 | RCONS463 | | | | | |
| | 0 | 138,851 | 0 | | | | | 5.d. |
| 6. **LESS: Allowance for loans and lease losses** | | | | | | | | |
| 7. **Trading assets** | RCOND979 | RCOND980 | RCONS467 | | RCONH186 | RCONH290 | RCONH187 | |
| | 0 | 0 | 0 | | 0 | 0 | 0 | 7. |
| 8. **All other assets** (12) | RCOND984 | RCOND985 | RCONH185 | | RCONH188 | RCONS470 | RCONS471 | |
| | 243 | 22,160 | 0 | | 0 | 0 | 0 | 8. |

(10) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
(11) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more on nonaccrual.
(12) Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule **RCRII** **76**

# Schedule RC-R, Part II—Continued

| Dollar Amounts in Thousands | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1250% | (Column R) Application of Other Risk-Weighting Approaches (13) Exposure Amount | (Column S) Application of Other Risk-Weighting Approaches (13) Risk-Weighted Asset Amount | |
|---|---|---|---|---|---|---|
| 5. **Loans and leases, net of unearned income:** | | | | | | |
| a. **Residential mortgage exposures** | | | | RCONH281 | RCONH282 | |
| | | | | 0 | 0 | 5.a. |
| b. **High volatility commercial real estate exposures** | | | | RCONH283 | RCONH284 | |
| | | | | 0 | 0 | 5.b. |
| c. **Exposures past due 90 days or more or on nonaccrual** (14) | | | | RCONH285 | RCONH286 | |
| | | | | 0 | 0 | 5.c. |
| d. **All other exposures** | | | | RCONH287 | RCONH288 | |
| | | | | 0 | 0 | 5.d. |
| 6. **LESS: Allowance for loans and lease losses** | | | | | | |
| 7. **Trading assets** | | | | RCONH291 | RCONH292 | |
| | | | | 0 | 0 | 7. |
| 8. **All other assets** (15) | | | | RCONH294 | RCONH295 | |
| | | | | 0 | 0 | 8. |
| a. **Separate account bank-owned life insurance** | | | | RCONH296 | RCONH297 | |
| | | | | 3,013 | 3,013 | 8.a. |
| b. **Default fund contributions to central counterparties** | | | | RCONH298 | RCONH299 | |
| | | | | 0 | 0 | 8.b. |

(13) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.
(14) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more on nonaccrual.
(15) Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule **RCRII** **77**

# Schedule RC-R, Part II—Continued

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

| Dollar Amounts in Thousands | (Column A) Totals | (Column B) Adjustments to Totals Reported in Column A | (Column Q) Allocation by Risk-Weight Category 1250% Exposure Amount | (Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA (16) | (Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up | |
|---|---|---|---|---|---|---|
| 9. **On-balance sheet securitization exposures:** | | | | | | |
| a. **Held-to-maturity securities** | RCONS475 | RCONS476 | RCONS477 | RCONS478 | RCONS479 | |
| | 0 | 0 | 0 | 0 | 0 | 9.a. |
| b. **Available-for-sale securities** | RCONS480 | RCONS481 | RCONS482 | RCONS483 | RCONS484 | |
| | 0 | 0 | 0 | 0 | 0 | 9.b. |
| c. **Trading assets** | RCONS485 | RCONS486 | RCONS487 | RCONS488 | RCONS489 | |
| | 0 | 0 | 0 | 0 | 0 | 9.c. |
| d. **All other on-balance sheet securitization exposures** | RCONS490 | RCONS491 | RCONS492 | RCONS493 | RCONS494 | |
| | 0 | 0 | 0 | 0 | 0 | 9.d. |
| 10. **Off-balance sheet securitization exposures** | RCONS495 | RCONS496 | RCONS497 | RCONS498 | RCONS499 | |
| | 0 | 0 | 0 | 0 | 0 | 10. |

(16) Simplified Supervisory Formula Approach.

# Schedule RC-R, Part II—Continued

| Dollar Amounts in Thousands | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | |
|---|---|---|---|---|---|---|---|---|---|---|
| 11. **Total balance sheet assets** (17) ..... | RCON2170 | RCONS500 | RCOND987 | | | | RCOND988 | RCOND989 | RCOND990 | |
| | **424,306** | **(2,889)** | **22,495** | | | | **88,968** | **110,316** | **201,483** | 11. |

| Dollar Amounts in Thousands | (Column J) Allocation by Risk-Weight Category 150% | (Column K) Allocation by Risk-Weight Category 250% (18) | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1250% | (Column R) Other Risk-Weighting Approaches Exposure Amount | |
|---|---|---|---|---|---|---|---|---|---|---|
| 11. **Total balance sheet assets** (17) ..... | RCONS503 | | RCONS505 | RCONS506 | RCONS507 | | | RCONS510 | RCONH300 | |
| | **920** | | **0** | **0** | **0** | | | **0** | **3,013** | 11. |

(17) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A.
(18) Column K - 250% risk w eight is not applicable until the March 31, 2018, report date.

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# Schedule RC-R, Part II—Continued

**Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)** (19)

| Dollar Amounts in Thousands | (Column A) Face, Notional, or Other Amount | CCF (20) | (Column B) Credit Equivalent Amount (21) | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | |
|---|---|---|---|---|---|---|---|---|
| 12. **Financial standby letters of credit** | RCOND991 | | RCOND992 | RCOND993 | | | | |
| | 2,719 | 1.0 | **2,719** | 0 | | | | 12. |
| 13. **Performance standby letters of credit and transaction-related contingent items** | RCOND997 | | RCOND998 | RCOND999 | | | | |
| | 0 | 0.5 | **0** | 0 | | | | 13. |
| 14. **Commercial and similar letters of credit with an original maturity of one year or less** | RCONG606 | | RCONG607 | RCONG608 | | | | |
| | 0 | 0.2 | **0** | 0 | | | | 14. |
| 15. **Retained recourse on small business obligations sold with recourse** | RCONG612 | | RCONG613 | RCONG614 | | | | |
| | 0 | 1.0 | **0** | 0 | | | | 15. |
| 16. **Repo-style transactions** (22) | RCONS515 | | RCONS516 | RCONS517 | RCONS518 | RCONS519 | | |
| | 0 | 1.0 | **0** | 0 | 0 | 0 | | 16. |
| 17. **All other off-balance sheet liabilities** | RCONG618 | | RCONG619 | RCONG620 | | | | |
| | 0 | 1.0 | **0** | 0 | | | | 17. |
| 18. **Unused commitments:** | | | | | | | | |
| a. **Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits** | RCONS525 | | RCONS526 | RCONS527 | | | | |
| | 8,177 | 0.2 | **1,635** | 0 | | | | 18.a. |
| b. **Original maturity of one year or less to ABCP conduits** | | | | | | | | |
| c. **Original maturity exceeding one year** | RCONG624 | | RCONG625 | RCONG626 | | | | |
| | 31,214 | 0.5 | **15,607** | 0 | | | | 18.c. |

(19) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.
(20) Credit conversion factor.
(21) Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.
(22) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

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# Schedule RC-R, Part II—Continued

| Dollar Amounts in Thousands | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | (Column R) Application of Other Risk Weighting Approaches (23) Credit Equivalent Amount | (Column S) Application of Other Risk-Weighting Approaches Risk (23) Weighted Asset Amount | |
|---|---|---|---|---|---|---|---|
| 12. **Financial standby letters of credit** | RCOND994 | RCOND995 | RCOND996 | RCONS511 | | | |
| | 0 | 0 | 2,719 | 0 | | | 12. |
| 13. **Performance standby letters of credit and transaction-related contingent items** | RCONG603 | RCONG604 | RCONG605 | RCONS512 | | | |
| | 0 | 0 | 0 | 0 | | | 13. |
| 14. **Commercial and similar letters of credit with an original maturity of one year or less** | RCONG609 | RCONG610 | RCONG611 | RCONS513 | | | |
| | 0 | 0 | 0 | 0 | | | 14. |
| 15. **Retained recourse on small business obligations sold with recourse** | RCONG615 | RCONG616 | RCONG617 | RCONS514 | | | |
| | 0 | 0 | 0 | 0 | | | 15. |
| 16. **Repo-style transactions** (24) | RCONS520 | RCONS521 | RCONS522 | RCONS523 | RCONH301 | RCONH302 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 16. |
| 17. **All other off-balance sheet liabilities** | RCONG621 | RCONG622 | RCONG623 | RCONS524 | | | |
| | 0 | 0 | 0 | 0 | | | 17. |
| 18. **Unused commitments:** | | | | | | | |
| a. **Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits** | RCONS528 | RCONS529 | RCONS530 | RCONS531 | RCONH303 | RCONH304 | |
| | 0 | 0 | 1,635 | 0 | 0 | 0 | 18.a. |
| b. **Original maturity of one year or less to ABCP conduits** | | | | | | | |
| c. **Original maturity exceeding one year** | RCONG627 | RCONG628 | RCONG629 | RCONS539 | RCONH307 | RCONH308 | |
| | 0 | 4,442 | 11,165 | 0 | 0 | 0 | 18.c. |

(23) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to w hich the collateral haircut approach is applied.
(24) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrow ed, and securities lent.

Schedule **RCRII** **81**

# Schedule RC-R, Part II—Continued

| Dollar Amounts in Thousands | (Column A) Face, Notional, or Other Amount | CCF (25) | (Column B) Credit Equivalent Amount (26) | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | |
|---|---|---|---|---|---|---|---|---|---|
| 19. **Unconditionally cancelable commitments** | RCONS540 | | RCONS541 | | | | | | |
| | 0 | 0.0 | **0** | | | | | | 19. |
| 20. **Over-the-counter derivatives** ..... | | | RCONS542 | RCONS543 | | | RCONS544 | RCONS545 | |
| | | | **0** | 0 | | | 0 | 0 | 20. |
| 21. **Centrally cleared derivatives** ..... | | | RCONS549 | RCONS550 | RCONS551 | RCONS552 | | RCONS554 | |
| | | | **0** | 0 | 0 | 0 | | 0 | 21. |
| 22. **Unsettled transactions (failed trades)** (27) | RCONH191 | | | RCONH193 | | | | RCONH194 | |
| ..... | **0** | | | 0 | | | | 0 | 22. |

| Dollar Amounts in Thousands | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight category 100% | (Column J) Allocation by Risk-Weight Category 150% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1250% | (Column R) Application of Other Risk Weighting Approaches (28) Credit Equivalent Amount | (Column S) Application of Other Risk-Weighting Approaches (28) Risk-Weighted Asset Amount | |
|---|---|---|---|---|---|---|---|---|---|
| 19. **Unconditionally cancelable commitments** | | | | | | | | | |
| 20. **Over-the-counter derivatives** ..... | RCONS546 | RCONS547 | RCONS548 | | | | RCONH309 | RCONH310 | |
| | 0 | 0 | 0 | | | | 0 | 0 | 20. |
| 21. **Centrally cleared derivatives** ..... | RCONS555 | RCONS556 | RCONS557 | | | | | | |
| | 0 | 0 | 0 | | | | | | 21. |
| 22. **Unsettled transactions (failed trades)** ..... | RCONH195 | RCONH196 | RCONH197 | RCONH198 | RCONH199 | RCONH200 | | | |
| | 0 | 0 | 0 | 0 | 0 | 0 | | | 22. |

(25) Credit conversion factor.
(26) For item 19, column A multiplied by credit conversion factor.
(27) For item 22, the sum of columns C through Q must equal column A.
(28) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to w hich the collateral haircut approach is applied.

Schedule **RCRII** **82**

# Schedule RC-R, Part II—Continued

**Totals**

| Dollar Amounts in Thousands | (Column C) Allocation by Risk-Weight Category 0% | (Column D) Allocation by Risk-Weight Category 2% | (Column E) Allocation by Risk-Weight Category 4% | (Column F) Allocation by Risk-Weight Category 10% | (Column G) Allocation by Risk-Weight Category 20% | (Column H) Allocation by Risk-Weight Category 50% | (Column I) Allocation by Risk-Weight Category 100% | (Column J) Allocation by Risk-Weight Category 150% | |
|---|---|---|---|---|---|---|---|---|---|
| 23. **Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)** | RCONG630 | RCONS558 | RCONS559 | RCONS560 | RCONG631 | RCONG632 | RCONG633 | RCONS561 | |
| | **22,495** | **0** | **0** | **0** | **88,968** | **114,758** | **217,002** | **920** | 23. |
| 24. **Risk weight factor** | X 0% | X 2% | X 4% | X 10% | X 20% | X 50% | X 100% | X 150% | 24. |
| 25. **Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)** | RCONG634 | RCONS569 | RCONS570 | RCONS571 | RCONG635 | RCONG636 | RCONG637 | RCONS572 | |
| | **0** | **0** | **0** | **0** | **17,794** | **57,379** | **217,002** | **1,380** | 25. |

| Dollar Amounts in Thousands | (Column K) Allocation by Risk-Weight Category 250% (29) | (Column L) Allocation by Risk-Weight Category 300% | (Column M) Allocation by Risk-Weight Category 400% | (Column N) Allocation by Risk-Weight Category 600% | (Column O) Allocation by Risk-Weight Category 625% | (Column P) Allocation by Risk-Weight Category 937.5% | (Column Q) Allocation by Risk-Weight Category 1250% | |
|---|---|---|---|---|---|---|---|---|
| 23. **Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)** | | RCONS563 | RCONS564 | RCONS565 | RCONS566 | RCONS567 | RCONS568 | |
| | | **0** | **0** | **0** | **0** | **0** | **0** | 23. |
| 24. **Risk weight factor** | X 250% | X 300% | X 400% | X 600% | X 625% | X 937.5 | X 1250% | 24. |
| 25. **Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)** | | RCONS574 | RCONS575 | RCONS576 | RCONS577 | RCONS578 | RCONS579 | |
| | | **0** | **0** | **0** | **0** | **0** | **0** | 25. |

(29) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule **RCRII** **83**

# Schedule RC-R, Part II—Continued

| | | | Dollar Amounts in Thousands | | Bil | Mil | Thou | |
|---|---|---|---|---|---|---|---|---|
| 26. | **Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (sum of Part II and Part I items below)*:** | | | RCONS580 | | **296,568** | | 26. |
| | **RC-R, Part II items:** | | Components | | | | | |
| a. | Sum of items 2.b. through 20, Column S | | Line a. | **3,013** | | | | |
| b. | Sum of items 9 and 10, Columns T and U | | Line b. | **0** | | | | |
| c. | Sum of item 25, Columns C through Q | | Line c. | **293,555** | | | | |
| | **RC-R, Part I items:** | | | | | | | |
| d. | Investments in the institution's own shares to the extent not excluded as part of treasury stock in item 10.b | | Line d. | 0 | | | | |
| e. | Reciprocal cross-holdings in the capital of financial institutions in the form of common stock in item 10.b | | Line e. | 0 | | | | |
| f. | Sum of items 11 and 13 through 16 | | Line f. | **0** | | | | |
| g. | Additional tier 1 capital deductions in item 24 (exclude the portion of this item that is composed of tier 2 capital deductions reported in item 33) | | Line g. | 0 | | | | |
| h. | Tier 2 capital deductions in item 33 | | Line h. | 0 | | | | |
| 27. | **Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)** | | | RCONS581 | | 0 | | 27. |
| 28. | **Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve** | (30) | | RCONB704 | | **296,568** | | 28. |
| 29. | **LESS: Excess allowance for loan and lease losses** | | | RCONA222 | | 2,026 | | 29. |
| 30. | **LESS: Allocated transfer risk reserve** | | | RCON3128 | | 0 | | 30. |
| 31. | **Total risk-weighted assets (item 28 minus items 29 and 30)** | | | RCONG641 | | **294,542** | | 31. |

(*) In order to assist users with this total, the calculation components are displayed below. Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

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

Schedule **RCRII** **84**

# Schedule RC-R, Part II—Continued

## Memoranda

| Dollar Amounts in Thousands | | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| 1. **Current credit exposure across all derivative contracts covered by the regulatory capital rules** | RCONG642 | | 0 | | M.1. |

| Dollar Amounts in Thousands | (Column A) With a remaining maturity of One year or less | | (Column B) With a remaining maturity of Over one year through five years | | (Column C) With a remaining maturity of Over five years | | |
|---|---|---|---|---|---|---|---|
| 2. **Notional principal amounts of over-the-counter derivative contracts:** | | | | | | | |
| a. **Interest rate** | RCONS582 | 0 | RCONS583 | 0 | RCONS584 | 0 | M.2.a. |
| b. **Foreign exchange rate and gold** | RCONS585 | 0 | RCONS586 | 0 | RCONS587 | 0 | M.2.b. |
| c. **Credit (investment grade reference asset)** | RCONS588 | 0 | RCONS589 | 0 | RCONS590 | 0 | M.2.c. |
| d. **Credit (non-investment grade reference asset)** | RCONS591 | 0 | RCONS592 | 0 | RCONS593 | 0 | M.2.d. |
| e. **Equity** | RCONS594 | 0 | RCONS595 | 0 | RCONS596 | 0 | M.2.e. |
| f. **Precious metals (except gold)** | RCONS597 | 0 | RCONS598 | 0 | RCONS599 | 0 | M.2.f. |
| g. **Other** | RCONS600 | 0 | RCONS601 | 0 | RCONS602 | 0 | M.2.g. |

| Dollar Amounts in Thousands | (Column A) With a remaining maturity of One year or less | | (Column B) With a remaining maturity of Over one year through five years | | (Column C) With a remaining maturity of Over five years | | |
|---|---|---|---|---|---|---|---|
| 3. **Notional principal amounts of centrally cleared derivative contracts:** | | | | | | | |
| a. **Interest rate** | RCONS603 | 0 | RCONS604 | 0 | RCONS605 | 0 | M.3.a. |
| b. **Foreign exchange rate and gold** | RCONS606 | 0 | RCONS607 | 0 | RCONS608 | 0 | M.3.b. |
| c. **Credit (investment grade reference asset)** | RCONS609 | 0 | RCONS610 | 0 | RCONS611 | 0 | M.3.c. |
| d. **Credit (non-investment grade reference asset)** | RCONS612 | 0 | RCONS613 | 0 | RCONS614 | 0 | M.3.d. |
| e. **Equity** | RCONS615 | 0 | RCONS616 | 0 | RCONS617 | 0 | M.3.e. |
| f. **Precious metals (except gold)** | RCONS618 | 0 | RCONS619 | 0 | RCONS620 | 0 | M.3.f. |
| g. **Other** | RCONS621 | 0 | RCONS622 | 0 | RCONS623 | 0 | M.3.g. |

Schedule **RCS** **85**

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

| 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 | |
|---|---|---|---|---|---|---|---|---|
| **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 | RCONB705 | RCONB706 | RCONB707 | RCONB708 | RCONB709 | RCONB710 | RCONB711 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1. |
| 2. 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) | RCONB712 | RCONB713 | RCONB714 | RCONB715 | RCONB716 | RCONB717 | RCONB718 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.a. |
| b. Subordinated securities and other residual interests | RCONC393 | RCONC394 | RCONC395 | RCONC396 | RCONC397 | RCONC398 | RCONC399 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.b. |
| c. Standby letters of credit and other enhancements | RCONC400 | RCONC401 | RCONC402 | RCONC403 | RCONC404 | RCONC405 | RCONC406 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.c. |
| 3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 | RCONB726 | RCONB727 | RCONB728 | RCONB729 | RCONB730 | RCONB731 | RCONB732 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3. |
| 4. Past due loan amounts included in item 1: | | | | | | | | |
| a. 30-89 days past due | RCONB733 | RCONB734 | RCONB735 | RCONB736 | RCONB737 | RCONB738 | RCONB739 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.a. |
| b. 90 days or more past due | RCONB740 | RCONB741 | RCONB742 | RCONB743 | RCONB744 | RCONB745 | RCONB746 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.b. |
| 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date): | | | | | | | | |
| a. Charge-offs | RIADB747 | RIADB748 | RIADB749 | RIADB750 | RIADB751 | RIADB752 | RIADB753 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.a. |
| b. Recoveries | RIADB754 | RIADB755 | RIADB756 | RIADB757 | RIADB758 | RIADB759 | RIADB760 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.b. |

# Schedule RC-S—Continued

| 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 | |
|---|---|---|---|---|---|---|---|---|
| 6. Amount of ownership (or seller's) interests carried as: | | | | | | | | |
| a. Securities (included in Schedule RC-B or in Schedule RC, item 5) | | RCONB761 | RCONB762 | | | RCONB763 | | |
| | | 0 | 0 | | | 0 | | 6.a. |
| b. Loans (included in Schedule RC-C) | | RCONB500 | RCONB501 | | | RCONB502 | | |
| | | 0 | 0 | | | 0 | | 6.b. |
| 7. Past due loan amounts included in interests reported in item 6.a: | | | | | | | | |
| a. 30-89 days past due | | RCONB764 | RCONB765 | | | RCONB766 | | |
| | | 0 | 0 | | | 0 | | 7.a. |
| b. 90 days or more past due | | RCONB767 | RCONB768 | | | RCONB769 | | |
| | | 0 | 0 | | | 0 | | 7.b. |
| 8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date): | | | | | | | | |
| a. Charge-offs | | RIADB770 | RIADB771 | | | RIADB772 | | |
| | | 0 | 0 | | | 0 | | 8.a. |
| b. Recoveries | | RIADB773 | RIADB774 | | | RIADB775 | | |
| | | 0 | 0 | | | 0 | | 8.b. |
| **For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions** | | | | | | | | |
| 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements | RCONB776 | RCONB777 | RCONB778 | RCONB779 | RCONB780 | RCONB781 | RCONB782 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9. |
| 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures | RCONB783 | RCONB784 | RCONB785 | RCONB786 | RCONB787 | RCONB788 | RCONB789 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10. |
| **Bank Asset Sales** | | | | | | | | |
| 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank | RCONB790 | RCONB791 | RCONB792 | RCONB793 | RCONB794 | RCONB795 | RCONB796 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11. |
| 12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 | RCONB797 | RCONB798 | RCONB799 | RCONB800 | RCONB801 | RCONB802 | RCONB803 | |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12. |

Schedule **RCS** **87**

# Schedule RC-S—Continued

**Memoranda**

| Dollar Amounts in Thousands | | Bil | Mil | Thou | |
|---|---|---|---|---|---|
| 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 | RCONA249 | | 0 | | M.1.a. |
| b. Amount of retained recourse on these obligations as of the report date | RCONA250 | | 0 | | M.1.b. |
| 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 | RCONB804 | | 0 | | M.2.a. |
| b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements | RCONB805 | | 1,141 | | M.2.b. |
| c. Other financial assets (includes home equity lines) (1) | RCONA591 | | 0 | | M.2.c. |
| d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) | RCONF699 | | 0 | | M.2.d. |
| 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 | RCONB806 | | 0 | | M.3.a.(1) |
| (2) Conduits sponsored by other unrelated institutions | RCONB807 | | 0 | | M.3.a.(2) |
| b. Unused commitments to provide liquidity to conduit structures: | | | | | |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company | RCONB808 | | 0 | | M.3.b.(1) |
| (2) Conduits sponsored by other unrelated institutions | RCONB809 | | 0 | | M.3.b.(2) |
| 4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C (2) | RCONC407 | | N/A | | M.4. |

(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 instruc 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 **RCT** **88**

# Schedule RC-T—Fiduciary and Related Services

| | | Yes/No | |
|---|---|---|---|
| 1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) | RCONA345 | YES | 1. |
| 2. Does the institution exercise the fiduciary powers it has been granted? | RCONA346 | YES | 2. |
| 3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) | RCONB867 | YES | 3. |

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:
- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) 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.

| Dollar Amounts in Thousands | (Column A) Managed Assets | (Column B) Non-Managed Assets | (Column C) Number of Managed Accounts | (Column D) Number of Non-Managed Accounts | |
|---|---|---|---|---|---|
| **Fiduciary and Related Assets** | | | | | |
| 4. Personal trust and agency accounts | RCONB868 | RCONB869 | RCONB870 | RCONB871 | |
| | 605,947 | 39,082 | 609 | 66 | 4. |
| 5. Employee benefit and retirement-related trust and agency accounts: | | | | | |
| a. Employee benefit—defined contribution | RCONB872 | RCONB873 | RCONB874 | RCONB875 | |
| | 10,926 | 130 | 11 | 2 | 5.a. |
| b. Employee benefit—defined benefit | RCONB876 | RCONB877 | RCONB878 | RCONB879 | |
| | 0 | 0 | 0 | 0 | 5.b. |
| c. Other employee benefit and retirement-related accounts | RCONB880 | RCONB881 | RCONB882 | RCONB883 | |
| | 163,384 | 4,191 | 556 | 23 | 5.c. |
| 6. Corporate trust and agency accounts | RCONB884 | RCONB885 | RCONC001 | RCONC002 | |
| | 0 | 0 | 0 | 0 | 6. |
| 7. Investment management and investment advisory agency accounts | RCONB886 | RCONJ253 | RCONB888 | RCONJ254 | |
| | 161,270 | 0 | 279 | 0 | 7. |
| 8. Foundation and endowment trust and agency accounts | RCONJ255 | RCONJ256 | RCONJ257 | RCONJ258 | |
| | 20,776 | 0 | 24 | 0 | 8. |
| 9. Other fiduciary accounts | RCONB890 | RCONB891 | RCONB892 | RCONB893 | |
| | 0 | 125 | 0 | 21 | 9. |
| 10. Total fiduciary accounts (sum of items 4 through 9) | RCONB894 | RCONB895 | RCONB896 | RCONB897 | |
| | **962,303** | **43,528** | **1479** | **112** | 10. |
| 11. Custody and safekeeping accounts | | RCONB898 | | RCONB899 | |
| | | 94,877 | | 49 | 11. |
| 12. Not applicable | | | | | |
| 13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) | RCONJ259 | RCONJ260 | RCONJ261 | RCONJ262 | |
| | 163,384 | 4,191 | 556 | 23 | 13. |

Schedule **RCT** **89**

# Schedule RC-T—Continued

| Dollar Amounts in Thousands | | Bil \| Mil \| Thou | |
|---|---|---|---|
| **Fiduciary and Related Services Income** | | | |
| 14. Personal trust and agency accounts | RIADB904 | 2,817 | 14. |
| 15. Employee benefit and retirement-related trust and agency accounts: | | | |
| a. Employee benefit—defined contribution | RIADB905 | 40 | 15.a. |
| b. Employee benefit—defined benefit | RIADB906 | 0 | 15.b. |
| c. Other employee benefit and retirement-related accounts | RIADB907 | 603 | 15.c. |
| 16. Corporate trust and agency accounts | RIADA479 | 0 | 16. |
| 17. Investment management and investment advisory agency accounts | RIADJ315 | 723 | 17. |
| 18. Foundation and endow ment trust and agency accounts | RIADJ316 | 67 | 18. |
| 19. Other fiduciary accounts | RIADA480 | 0 | 19. |
| 20. Custody and safekeeping accounts | RIADB909 | 22 | 20. |
| 21. Other fiduciary and related services income | RIADB910 | 0 | 21. |
| 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) | RIAD4070 | **4,272** | 22. |
| 23. Less: Expenses | RIADC058 | N/A | 23. |
| 24. Less: Net losses from fiduciary and related services | RIADA488 | N/A | 24. |
| 25. Plus: Intracompany income credits for fiduciary and related services | RIADB911 | N/A | 25. |
| 26. Net fiduciary and related services income | RIADA491 | **N/A** | 26. |

**Memoranda**

| Dollar Amounts in Thousands | (Column A) Personal Trust and Agency and Investment Management Agency Accounts | | (Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts | | (Column C) All Other Accounts | | |
|---|---|---|---|---|---|---|---|
| 1. Managed assets held in fiduciary accounts: | | | | | | | |
| a. Noninterest-bearing deposits | RCONJ263 | N/A | RCONJ264 | N/A | RCONJ265 | N/A | M.1.a. |
| b. Interest-bearing deposits | RCONJ266 | N/A | RCONJ267 | N/A | RCONJ268 | N/A | M.1.b. |
| c. U.S. Treasury and U.S. Government agency obligations | RCONJ269 | N/A | RCONJ270 | N/A | RCONJ271 | N/A | M.1.c. |
| d. State, county, and municipal obligations | RCONJ272 | N/A | RCONJ273 | N/A | RCONJ274 | N/A | M.1.d. |
| e. Money market mutual funds | RCONJ275 | N/A | RCONJ276 | N/A | RCONJ277 | N/A | M.1.e. |
| f. Equity mutual funds | RCONJ278 | N/A | RCONJ279 | N/A | RCONJ280 | N/A | M.1.f. |
| g. Other mutual funds | RCONJ281 | N/A | RCONJ282 | N/A | RCONJ283 | N/A | M.1.g. |
| h. Common trust funds and collective investment funds | RCONJ284 | N/A | RCONJ285 | N/A | RCONJ286 | N/A | M.1.h. |
| i. Other short-term obligations | RCONJ287 | N/A | RCONJ288 | N/A | RCONJ289 | N/A | M.1.i. |
| j. Other notes and bonds | RCONJ290 | N/A | RCONJ291 | N/A | RCONJ292 | N/A | M.1.j. |
| k. Investments in unregistered funds and private equity investments | RCONJ293 | N/A | RCONJ294 | N/A | RCONJ295 | N/A | M.1.k. |
| l. Other common and preferred stocks | RCONJ296 | N/A | RCONJ297 | N/A | RCONJ298 | N/A | M.1.l. |
| m. Real estate mortgages | RCONJ299 | N/A | RCONJ300 | N/A | RCONJ301 | N/A | M.1.m. |
| n. Real estate | RCONJ302 | N/A | RCONJ303 | N/A | RCONJ304 | N/A | M.1.n. |
| o. Miscellaneous assets | RCONJ305 | N/A | RCONJ306 | N/A | RCONJ307 | N/A | M.1.o. |
| p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o) | RCONJ308 | **N/A** | RCONJ309 | **N/A** | RCONJ310 | **N/A** | M.1.p. |

Schedule **RCT** **90**

# Schedule RC-T—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | (Column A) Managed Assets | | (Column B) Number of Managed Accounts | | |
|---|---|---|---|---|---|
| 1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds | RCONJ311 | N/A | RCONJ312 | N/A | M.1.q. |

| Dollar Amounts in Thousands | (Column A) Number of Issues | | (Column B) Principal Amount Outstanding | | |
|---|---|---|---|---|---|
| 2. Corporate trust and agency accounts: | | | | | |
| a. Corporate and municipal trusteeships | RCONB927 | N/A | RCONB928 | N/A | M.2.a. |
| (1) Issues reported in Memorandum item 2.a that are in default | RCONJ313 | N/A | RCONJ314 | N/A | M.2.a.(1) |
| b. Transfer agent, registrar, paying agent, and other corporate agency | RCONB929 | N/A | | | M.2.b. |

| Dollar Amounts in Thousands | (Column A) Number of Funds | | (Column B) Market Value of Fund Assets | | |
|---|---|---|---|---|---|
| 3. Collective investment funds and common trust funds: | | | | | |
| a. Domestic equity | RCONB931 | 0 | RCONB932 | 0 | M.3.a. |
| b. International/Global equity | RCONB933 | 0 | RCONB934 | 0 | M.3.b. |
| c. Stock/Bond blend | RCONB935 | 0 | RCONB936 | 0 | M.3.c. |
| d. Taxable bond | RCONB937 | 0 | RCONB938 | 0 | M.3.d. |
| e. Municipal bond | RCONB939 | 0 | RCONB940 | 0 | M.3.e. |
| f. Short term investments/Money market | RCONB941 | 0 | RCONB942 | 0 | M.3.f. |
| g. Specialty/Other | RCONB943 | 0 | RCONB944 | 0 | M.3.g. |
| h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) | RCONB945 | **0** | RCONB946 | **0** | M.3.h. |

| Dollar Amounts in Thousands | (Column A) Gross Losses Managed Accounts | | (Column B) Gross Losses Non-Managed Accounts | | (Column C) Recoveries | | |
|---|---|---|---|---|---|---|---|
| 4. Fiduciary settlements, surcharges, and other losses: | | | | | | | |
| a. Personal trust and agency accounts | RIADB947 | N/A | RIADB948 | N/A | RIADB949 | N/A | M.4.a. |
| b. Employee benefit and retirement-related trust and agency accounts | RIADB950 | N/A | RIADB951 | N/A | RIADB952 | N/A | M.4.b. |
| c. Investment management and investment advisory agency accounts | RIADB953 | N/A | RIADB954 | N/A | RIADB955 | N/A | M.4.c. |
| d. Other fiduciary accounts and related services | RIADB956 | N/A | RIADB957 | N/A | RIADB958 | N/A | M.4.d. |
| e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24) | RIADB959 | **N/A** | RIADB960 | **N/A** | RIADB961 | **N/A** | M.4.e. |

Schedule **RCT** **91**

# Schedule RC-T—Continued

**Memoranda—Continued**

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

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Name and Title (TEXT B962)

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Schedule **RCV** **92**

# Schedule RC-V—Variable Interest Entities

| Dollar Amounts in Thousands | (Column A) Securitization Vehicles | | (Column B) ABCP Conduits | | (Column C) Other VIEs | | |
|---|---|---|---|---|---|---|---|
| 1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs: | | | | | | | |
| a. Cash and balances due from depository institutions | RCONJ981 | 0 | RCONJ982 | 0 | RCONJ983 | 0 | 1.a. |
| b. Held-to-maturity securities | RCONJ984 | 0 | RCONJ985 | 0 | RCONJ986 | 0 | 1.b. |
| c. Available-for-sale securities | RCONJ987 | 0 | RCONJ988 | 0 | RCONJ989 | 0 | 1.c. |
| d. Securities purchased under agreements to resell | RCONJ990 | 0 | RCONJ991 | 0 | RCONJ992 | 0 | 1.d. |
| e. Loans and leases held for sale | RCONJ993 | 0 | RCONJ994 | 0 | RCONJ995 | 0 | 1.e. |
| f. Loans and leases, net of unearned income | RCONJ996 | 0 | RCONJ997 | 0 | RCONJ998 | 0 | 1.f. |
| g. Less: Allowance for loan and lease losses | RCONJ999 | 0 | RCONK001 | 0 | RCONK002 | 0 | 1.g. |
| h. Trading assets (other than derivatives) | RCONK003 | 0 | RCONK004 | 0 | RCONK005 | 0 | 1.h. |
| i. Derivative trading assets | RCONK006 | 0 | RCONK007 | 0 | RCONK008 | 0 | 1.i. |
| j. Other real estate owned | RCONK009 | 0 | RCONK010 | 0 | RCONK011 | 0 | 1.j. |
| k. Other assets | RCONK012 | 0 | RCONK013 | 0 | RCONK014 | 0 | 1.k. |
| 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 | RCONK015 | 0 | RCONK016 | 0 | RCONK017 | 0 | 2.a. |
| b. Derivative trading liabilities | RCONK018 | 0 | RCONK019 | 0 | RCONK020 | 0 | 2.b. |
| c. Commercial paper | RCONK021 | 0 | RCONK022 | 0 | RCONK023 | 0 | 2.c. |
| d. Other borrowed money (exclude commercial paper) | RCONK024 | 0 | RCONK025 | 0 | RCONK026 | 0 | 2.d. |
| e. Other liabilities | RCONK027 | 0 | RCONK028 | 0 | RCONK029 | 0 | 2.e. |
| 3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above) | RCONK030 | 0 | RCONK031 | 0 | RCONK032 | 0 | 3. |
| 4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above) | RCONK033 | 0 | RCONK034 | 0 | RCONK035 | 0 | 4. |

Schedule **NARR** **93**

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

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the 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.

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Comments? NO
(RCON 6979)

*BANK MANAGEMENT STATEMENT (750 character limit):*
(TEXT 6980)