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Federal Deposit Insurance Corporation OMB Number: 3064-0052
Office of the Comptroller of the Currency OMB Number: 1557-0081
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

Report at the close of business September 30, 2015

(20150930)
(RCON 9999)

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

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

This report form is to be filed by 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)

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 2 9 7 8 6
(RSSD 9050)

First Bank & Trust, IL
Legal Title of Bank (RSSD 9017)

Paris
City (RSSD 9130)

IL
State Abbrev. (RSSD 9200)

61944
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.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Jack R Franklin
Name (TEXT C490)

President and CEO
Title (TEXT C491)

jfranklin@firstbanktrust.com
E-mail Address (TEXT C492)

(217) 465-0245
Telephone: Area code/phone number/extension (TEXT C493)

(217) 465-0285
FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Ellen Litteral
Name (TEXT C495)

Senior Vice President & CFO
Title (TEXT C496)

elitteral@firstbanktrust.com
E-mail Address (TEXT 4086)

(217) 465-0240
Telephone: Area code/phone number/extension (TEXT 8902)

(217) 465-0285
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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

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President and CEO
Title (TEXT C367)

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

(217) 465-0285
FAX: Area code/phone number (TEXT C370)

Secondary Contact

David Sullivan
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Senior Vice President Lending
Title (TEXT C372)

dsullivan@firstbanktrust.com
E-mail Address (TEXT C373)

(217) 465-0237
Telephone: Area code/phone number/extension (TEXT C374)

(217) 465-0201
FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

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Compliance Officer
Title (TEXT C438)

nlongest@firstbanktrust.com
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Secondary Contact

Darla Foster
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Manager Deposit Operations
Title (TEXT C443)

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Third Contact

Name (TEXT C870)

Title (TEXT C871)

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Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income
For the period January 1, 2015 — September 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	RIAD	Bil | Mil | Thou	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	4435	3,279	1.a.1.a.
(b) All other loans secured by real estate	4436	4,619	1.a.1.b.
(2) Commercial and industrial loans	4012	1,316	1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	0	1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	2,420	1.a.3.b.
(4) Loans to foreign governments and official institutions	4056	0	1.a.4.
(5) All other loans (1)	4058	691	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	12,325	1.a.6.
b. Income from lease financing receivables	4065	37	1.b.
c. Interest income on balances due from depository institutions (2)	4115	25	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	5	1.d.1.
(2) Mortgage-backed securities	B489	634	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	314	1.d.3.
e. Interest income from trading assets	4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	2	1.f.
g. Other interest income	4518	15	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	13,357	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	3	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	83	2.a.2.a.
(b) Time deposits of $100,000 or more	A517	631	2.a.2.b.
(c) Time deposits of less than $100,000	A518	586	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	2	2.b.
c. Interest on trading liabilities and other borrowed money	4185	1,010	2.c.

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

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Bil | Mil | Thou	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures			4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d)			4073	2,315	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	11,042			3.
4. Provision for loan and lease losses	4230	360			4.
5. Noninterest income:					
a. Income from fiduciary activities (1)			4070	3	5.a.
b. Service charges on deposit accounts			4080	476	5.b.
c. Trading revenue (2)			A220	0	5.c.
d. (1) Fees and commissions from securities brokerage			C886	0	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions			C888	17	5.d.2.
(3) Fees and commissions from annuity sales			C887	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities			C386	0	5.d.4.
(5) Income from other insurance activities			C387	185	5.d.5.
e. Venture capital revenue			B491	0	5.e.
f. Net servicing fees			B492	305	5.f.
g. Net securitization income			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			5416	394	5.i.
j. Net gains (losses) on sales of other real estate owned			5415	43	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)			B496	13	5.k.
l. Other noninterest income*			B497	802	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	2,238			5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities	3196	40			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	4,728	7.a.
b. Expenses of premises and fixed assets (net of rental income)					
(excluding salaries and employee benefits and mortgage interest)			4217	1,442	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.1.
(2) Amortization expense and impairment losses for					
other intangible assets			C232	41	7.c.2.
d. Other noninterest expense*			4092	2,935	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	9,146			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)	4301	3,814			8.
9. Applicable income taxes (on item 8)	4302	1,340			9.
10. Income (loss) before extraordinary items and other adjustments					
(item 8 minus item 9)	4300	2,474			10.
11. Extraordinary items and other adjustments, net of income taxes*	4320	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority)					
interests (sum of items 10 and 11)	G104	2,474			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)	G103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340	2,474			14.

* Describe on Schedule RI-E - Explanations

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

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

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands		Year-to-date		
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	RIAD 4513	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)	8431	NR	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313	26	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507	307	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number)	4150	Number 112	M.5.
Memorandum item 6 is to be completed by: (1) • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.*			
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024	665	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2)	RIAD 9106	CC YY MM DD 0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			
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.			
	RIAD	Bil | Mil | Thou	
a. Interest rate exposures	8757	NR	M.8.a.
b. Foreign exchange exposures	8758	NR	M.8.b.
c. Equity security and index exposures	8759	NR	M.8.c.
d. Commodity and other exposures	8760	NR	M.8.d.
e. Credit exposures	F186	NR	M.8.e.
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)	K090	NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	K094	NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	C889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0	M.9.b.
10. To be completed by banks with $300 million or more in total assets: (1)			
Credit losses on derivatives (see instructions)	A251	0	M.10.
		Year-to-date	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD A530	YES / NO NO	M.11.

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

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

Schedule RI—Continued

Memoranda—Continued	Dollar Amounts in Thousands	Year-to-date RIAD	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))		F228	NR	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		F551	NR	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552	NR	M.13.a1.
b. Net gains (losses) on liabilities		F553	NR	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554	NR	M.13.b1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses		J319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)		J320	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)		J321	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		H032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use		H033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use		H034	NR	M.15.c.
d. All other service charges on deposit accounts		H035	NR	M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		Year-to-date	
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)	RIAD 3217	43,399	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	43,399	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	2,474	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0	5.
6. Treasury stock transactions, net	B510	0	6.
7. Changes incident to business combinations, net	4356	0	7.
8. LESS: Cash dividends declared on preferred stock	4470	0	8.
9. LESS: Cash dividends declared on common stock	4460	1,100	9.
10. Other comprehensive income (1)	B511	60	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	44,833	12.

* Describe on Schedule RI-E—Explanations.

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

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

Part I. Charge-offs and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Bil | Mil | Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil | Mil | Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.2.
b. Secured by farmland	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	34	5412	2	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	29	C217	5	1.c.2.a.
(b) Secured by junior liens	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	C897	150	C898	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks	4481	0	4482	0	2.
3. Not applicable					
4. Commercial and industrial loans	4638	26	4608	0	4.

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

Schedule RI-B—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Bil | Mil | Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil | Mil | Thou	
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a.
b. Automobile loans	K129	64	K133	14	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	114	K206	29	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans (2)	4644	0	4628	0	7.
8. Lease financing receivables	4266	0	4267	0	8.
9. Total (sum of items 1 through 8)	4635	417	4605	50	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 state and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Bil | Mil | Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil | Mil | Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with $300 million or more in total assets: (2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	4652	0	4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	4654	0	4664	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)	4646	0	4618	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)	F185	0	F187	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)	4655	0	4665	0	M.3.

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.

	Calendar year-to-date RIAD	Bil | Mil | Thou	
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)	C388	NR	M.4.

1 Include write-downs arising from transfers of loans to a held-for-sale account.
2 The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.

Schedule RI-B—Continued

Part II - Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil | Mil | Thou	
1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	4,476	1.
2. Recoveries (must equal part I, item 9, column B, above)	4605	50	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	417	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	360	5.
6. Adjustments* (see instructions for this schedule)	C233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	4,469	7.

* Describe on Schedule RI-E - Explanations.

Memoranda

Dollar Amounts in Thousands	RIAD	Bil | Mil | Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435	0	M.1.
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	C389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	C390	NR	M.3.
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)	C781	0	M.4.

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)		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
1. Real estate loans:													
a. Construction loans	M708	NR	M709	NR	M710	NR	M711	NR	M712	NR	M713	NR	1.a.
b. Commercial real estate loans	M714	NR	M715	NR	M716	NR	M717	NR	M719	NR	M720	NR	1.b.
c. Residential real estate loans	M721	NR	M722	NR	M723	NR	M724	NR	M725	NR	M726	NR	1.c.
2. Commercial loans[2]	M727	NR	M728	NR	M729	NR	M730	NR	M731	NR	M732	NR	2.
3. Credit Cards	M733	NR	M734	NR	M735	NR	M736	NR	M737	NR	M738	NR	3.
4. Other consumer loans	M739	NR	M740	NR	M741	NR	M742	NR	M743	NR	M744	NR	4.
5. Unallocated, if any							M745	NR					5.
6. Total (for each column sum of 1.a through 5)[3]	M746	NR	M747	NR	M748	NR	M749	NR	M750	NR	M751	NR	6.

1 The $1 billion asset size test is generally based on the total assets reported on the June 30, 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 RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calender 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		RIAD	Year-to-date 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		C013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance		C014	200	1.b.
c. Income and fees from automated teller machines (ATMs)		C016	158	1.c.
d. Rent and other income from other real estate owned		4042	0	1.d.
e. Safe deposit box rent		C015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option		F229	0	1.f.
g. Bank card and credit card interchange fees		F555	367	1.g.
h. Gains on bargain purchases		J447	0	1.h.
i. TEXT 4461 Misc. Income		4461	25	1.i.
j. TEXT 4462		4462	0	1.j.
k. TEXT 4463		4463	0	1.k.
2. Other noninterest expense (from Schedule RI, item 7.d)				
Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 7.d:				
a. Data processing expenses		C017	881	2.a.
b. Advertising and marketing expenses		0497	275	2.b.
c. Directors' fees		4136	111	2.c.
d. Printing, stationery, and supplies		C018	84	2.d.
e. Postage		8403	114	2.e.
f. Legal fees and expenses		4141	0	2.f.
g. FDIC deposit insurance assessments		4146	195	2.g.
h. Accounting and auditing expenses		F556	167	2.h.
i. Consulting and advisory expenses		F557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses		F558	0	2.j.
k. Telecommunications expenses		F559	205	2.k.
l. TEXT 4464 FHLMC Secondary Market Delivery Fees		4464	145	2.l.
m. TEXT 4467		4467	0	2.m.
n. TEXT 4468		4468	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) TEXT 4469		4469	0	3.a.1.
(2) Applicable income tax effect	4486 0			3.a.2.
b. (1) TEXT 4487		4487	0	3.b.1.
(2) Applicable income tax effect	4488 0			3.b.2.
c. (1) TEXT 4489		4489	0	3.c.1.
(2) Applicable income tax effect	4491 0			3.c.2.

Schedule RI-E—Continued

Dollar Amounts in Thousands		RIAD	Year-to-date 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.	TEXT B526	B526	0	4.a.
b.	TEXT B527	B527	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.	TEXT 4498	4498	0	5.a.
b.	TEXT 4499	4499	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.	TEXT 4521	4521	0	6.a.
b.	TEXT 4522	4522	0	6.b.

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):

	RIAD	YES / NO	
Comments?.....	4769	NO	7.

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

Consolidated Report of Condition for Insured Banks and Savings Associations for September 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			RCON	Tril|Bil|Mil|Thou	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			0081	4,086	1.a.
b. Interest-bearing balances (2)			0071	7,953	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	271	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	58,301	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	381	3.a.
b. Securities purchased under agreements to resell (3)			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	585	4.a.
b. Loans and leases, net of unearned income	B528	348,716			4.b.
c. LESS: Allowance for loan and lease losses	3123	4,469			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	344,247	4.d.
5. Trading assets (from Schedule RC-D)			3545	0	5.
6. Premises and fixed assets (including capitalized leases)			2145	11,099	6.
7. Other real estate owned (from Schedule RC-M)			2150	172	7.
8. Investments in unconsolidated subsidiaries and associated companies			2130	0	8.
9. Direct and indirect investments in real estate ventures			3656	0	9.
10. Intangible assets:					
a. Goodwill			3163	541	10.a.
b. Other intangible assets (from Schedule RC-M)			0426	433	10.b.
11. Other assets (from Schedule RC-F)			2160	15,303	11.
12. Total assets (sum of items 1 through 11)			2170	443,372	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	358,503	13.a.
(1) Noninterest-bearing (4)	6631	9,932			13.a.1.
(2) Interest-bearing	6636	348,571			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (5)			B993	0	14.a.
b. Securities sold under agreements to repurchase (6)			B995	0	14.b.
15. Trading liabilities (from Schedule RC-D)			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	36,000	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (7)			3200	0	19.
20. Other liabilities (from Schedule RC-G)			2930	4,036	20.
21. Total liabilities (sum of items 13 through 20)			2948	398,539	21.
22. Not applicable					

1 Includes cash items in process of collection and unposted debits.
2 Includes time certificates of deposit not held for trading.
3 Includes all securities resale agreements, regardless of maturity.
4 Includes noninterest-bearing, demand, time, and savings deposits.
5 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
6 Includes all securities repurchase agreements, regardless of maturity.
7 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Tril|Bil|Mil|Thou	
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	3838	0	23.
24. Common stock	3230	1	24.
25. Surplus (excludes all surplus related to preferred stock)	3839	17,195	25.
26. a. Retained earnings	3632	27,525	26.a.
b. Accumulated other comprehensive income (1)	B530	112	26.b.
c. Other equity capital components (2)	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	44,833	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	44,833	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	443,372	29.

Memoranda

To be reported with the March Report of Condition.

	RCON	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	6724	NR	M.1.

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
6 = Review of the bank's financial statements by external auditors
7 = Compilation of the bank's financial statements by external auditors
8 = Other audit procedures (excluding tax preparation work)
9 = No external audit work

To be reported with the March Report of Condition.

	RCON	MM/DD	
2. Bank's fiscal year-end date	8678	NR	M.2.

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

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

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	RCON	Bil | Mil | Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:			
a. Cash items in process of collection and unposted debits	0020	0	1.a.
b. Currency and coin	0080	3,010	1.b.
2. Balances due from depository institutions in the U.S.:			
a. U.S. branches and agencies of foreign banks	0083	0	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	0085	6,261	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	0073	0	3.a.
b. Other banks in foreign countries and foreign central banks	0074	0	3.b.
4. Balances due from Federal Reserve Banks	0090	2,768	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010	12,039	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 RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1)	1289	0	1290	0	1291	0	1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	1,983	1298	1,993	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496	0	8497	0	8498	15,498	8499	15,360	3.

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	36	G303	39	4.a.1.
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	26,322	G307	26,709	4.a.2.
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	G312	271	G313	281	G314	10,183	G315	10,232	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	0	K143	0	K144	3,817	K145	3,743	4.c.1.a.
(b) Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Bil | Mil | Thou	Held-to-maturity (Column B) Fair Value RCON	Bil | Mil | Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil | Mil | Thou	Available-for-sale (Column D) Fair Value RCON	Bil | Mil | Thou	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	K150	0	K151	0	K152	0	K153	0	4.c.2.a.
(b) All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial poducts:									
(1) Cash	G336	0	G337	0	G338	0	G339	0	5.b.1.
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2.
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3.
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	0	1741	0	6.a.
a. Other foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)					A510	225	A511	225	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)	1754	271	1771	281	1772	58,064	1773	58,301	8.

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

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Pledged securities (1)	0416	13,452	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)			
(1) Three months or less	A549	110	M.2.a.1.
(2) Over three months through 12 months	A550	926	M.2.a.2.
(3) Over one year through three years	A551	1,327	M.2.a.3.
(4) Over three years through five years	A552	4,086	M.2.a.4.
(5) Over five years through 15 years	A553	13,086	M.2.a.5.
(6) Over 15 years	A554	1,561	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)			
(1) Three months or less	A555	25	M.2.b.1.
(2) Over three months through 12 months	A556	609	M.2.b.2.
(3) Over one year through three years	A557	1,230	M.2.b.3.
(4) Over three years through five years	A558	3,548	M.2.b.4.
(5) Over five years through 15 years	A559	14,258	M.2.b.5.
(6) Over 15 years	A560	7,078	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less	A561	1,796	M.2.c.1.
(2) Over three years	A562	8,706	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)	A248	1,042	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a.
b. Fair value	8783	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 RC-B—Continued

Memoranda—Continued

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

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

Schedule RC-B—Continued

Memoranda—Continued

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

Schedule RC-C—Loans and Lease Financing 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, (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) RCON	Bil | Mil | Thou	(Column B) To Be Completed by All Banks RCON	Bil | Mil | Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			F158	2,842	1.a.1.
(2) Other construction loans and all land development and other land loans			F159	985	1.a.2.
b. Secured by farmland (including farm residential and other improvements)			1420	49,558	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			1797	16,239	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	74,027	1.c.2.a.
(b) Secured by junior liens			5368	2,415	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties			1460	39,904	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	9,468	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties			F161	49,551	1.e.2.
2. Loans to depository institutions and acceptances of other banks			1288	0	2.
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	B532	0			2.a.1.
(2) To other commercial banks in the U.S.	B533	0			2.a.2.
b. To other depository institutions in the U.S.	B534	0			2.b.
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks	B536	0			2.c.1.
(2) To other banks in foreign countries	B537	0			2.c.2.
3. Loans to finance agricultural production and other loans to farmers			1590	22,958	3.
4. Commercial and industrial loans			1766	40,123	4.
a. To U.S. addressees (domicile)	1763	40,123			4.a.
b. To non-U.S. addressees (domicile)	1764	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			B538	0	6.a.
b. Other revolving credit plans			B539	161	6.b.
c. Automobile loans			K137	31,535	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)			K207	7,643	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)			2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			2107	881	8.

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-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) RCON	Bil | Mil | Thou	(Column B) To Be Completed by All Banks RCON	Bil | Mil | Thou	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			J454	0	9.a.
b. Other loans			J464	957	9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545	0			9.b.1.
(2) All other loans (exclude consumer loans)	J451	957			9.b.2.
10. Lease financing receivables (net of unearned income)			2165	613	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	0			10.a.
b. All other leases	F163	613			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123	559	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			2122	349,301	12.

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans	K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans	K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F576	2,275	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K162	0	M.1.d.2.
e. Commercial and industrial loans	K256	0	M.1.e.
Memorandum items 1.e.1 and 2 are to be completed by banks with $300 millon 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)	K163	0	M.1.e.1.
(2) To non-U.S. addressees (domicile)	K164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K165	0	M.1.f.
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	K166	0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks	K167	0	M.1.f.2.
(3) Not applicable			

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K098	0	M.1.f.4.a.
(b) Automobile loans	K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204	0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions	K212	0	M.1.f.5.
(6) Other loans (1)	K267	0	M.1.f.6.
Memorandum item 1.f.6.a is to be completed by: (2) *• Banks with $300 millon or more in total assets* *• Banks with less than $300 millon in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans*			
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.6, above	K168	0	M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (4)			
(1) Three months or less	A564	9,489	M.2.a.1.
(2) Over three months through 12 months	A565	11,445	M.2.a.2.
(3) Over one year through three years	A566	33,397	M.2.a.3.
(4) Over three years through five years	A567	7,198	M.2.a.4.
(5) Over five years through 15 years	A568	3,772	M.2.a.5.
(6) Over 15 years	A569	8,437	M.2.a.6.
2. b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (5)			
(1) Three months or less	A570	33,814	M.2.b.1.
(2) Over three months through 12 months	A571	52,905	M.2.b.2.
(3) Over one year through three years	A572	94,210	M.2.b.3.
(4) Over three years through five years	A573	60,405	M.2.b.4.
(5) Over five years through 15 years	A574	22,559	M.2.b.5.
(6) Over 15 years	A575	11,301	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	90,396	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B (6)	2746	0	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370	29,256	M.4.

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

2 The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.

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

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

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
5. To be completed by banks with $300 million or more in total assets: (1) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837	0	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	C391	NR	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	C779	0	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) & 1.c.(2)(b))	F230	0	M.8.a.
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	F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above	F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	101	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	F578	NR	M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F579	NR	M.10.a.2.
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F580	NR	M.10.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F581	NR	M.10.a3b1.
(2) Secured by junior liens	F582	NR	M.10.a3b2.
(4) Secured by multifamily (5 or more) residential properties	F583	NR	M.10.a.4.
(5) Secured by nonfarm nonresidential properties	F584	NR	M.10.a.5.
b. Commercial and industrial loans	F585	NR	M.10.b.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
10. c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F586	NR	M.10.c1.
(2) Other revolving credit plans	F587	NR	M.10.c2.
(3) Automobile loans	K196	NR	M.10.c3.
(4) Other consumer loans	K208	NR	M.10.c4.
d. Other loans	F589	NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F590	NR	M.11.a1.
(2) Secured by farmland (including farm residential and other improvements)	F591	NR	M.11.a2.
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F592	NR	M.11.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F593	NR	M.11.a3b1.
(2) Secured by junior liens	F594	NR	M.11.a3b2.
(4) Secured by multifamily (5 or more) residential properties	F595	NR	M.11.a4.
(5) Secured by nonfarm nonresidential properties	F596	NR	M.11.a5.
b. Commercial and industrial loans	F597	NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F598	NR	M.11.c1.
(2) Other revolving credit plans	F599	NR	M.11.c2.
(3) Automobile loans	K195	NR	M.11.c3.
(4) Other consumer loans	K209	NR	M.11.c4.
d. Other loans	F601	NR	M.11.d.

Dollar Amounts in Thousands	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date RCON	Bil | Mil | Thou	(Column B) Gross Contractual Amounts Receivable at Acquisition Date RCON	Bil | Mil | Thou	(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected RCON	Bil | Mil | Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Bil | Mil | Thou	
Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total 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)		G376	NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))		RIAD G377	NR	M.13.b.
Memorandum item 14 is to be completed by all banks.		RCON		
14. Pledged loans and leases		G378	70,074	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, part I, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J466	NR	M.15.a.1.
(2) Proprietary reverse mortgages		J467	NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J468	NR	M.15.b.1.
(2) Proprietary reverse mortgages		J469	NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:		RCON	Bil | Mil | Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J470	NR	M.15.c.1.
(2) Proprietary reverse mortgages		J471	NR	M.15.c.2.

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 othe loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

	RCON	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, (1) have original amounts of $100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")	6999	NO	1.

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

	Number of Loans		
	RCON		
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.)	5562	NR	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.)	5563	NR	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil | Mil | Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of $100,000 or less	5564	89	5565	3,685	3.a.
b. With original amounts of more than $100,000 through $250,000	5566	49	5567	6,578	3.b.
c. With original amounts of more than $250,000 through $1,000,000	5568	37	5569	15,336	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):					
a. With original amounts of $100,000 or less	5570	289	5571	6,215	4.a.
b. With original amounts of more than $100,000 through $250,000	5572	51	5573	6,103	4.b.
c. With original amounts of more than $250,000 through $1,000,000	5574	44	5575	12,659	4.c.

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

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of $100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.")	RCON 6860	YES / NO: 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 of Loans	
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:	RCON		.
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.)	5576	NR	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.)	5577	NR	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):	RCON		RCON	Bil | Mil | Thou	
a. With original amounts of $100,000 or less	5578	117	5579	4,969	7.a.
b. With original amounts of more than $100,000 through $250,000	5580	79	5581	10,490	7.b.
c. With original amounts of more than $250,000 through $500,000	5582	30	5583	9,461	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):					
a. With original amounts of $100,000 or less	5584	170	5585	3,652	8.a.
b. With original amounts of more than $100,000 through $250,000	5586	35	5587	4,221	8.b.
c. With original amounts of more than $250,000 through $500,000	5588	24	5589	5,269	8.c.

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

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

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	F625	NR	M.1.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F626	NR	M.1.a.2.
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F627	NR	M.1.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F628	NR	M.1.a3b1
(2) Secured by junior liens	F629	NR	M.1.a3b2
(4) Secured by multifamily (5 or more) residential properties	F630	NR	M.1.a.4.
(5) Secured by nonfarm nonresidential properties	F631	NR	M.1.a.5.
b. Commercial and industrial loans	F632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F633	NR	M.1.c.1.
(2) Other revolving credit plans	F634	NR	M.1.c.2.
(3) Automobile loans	K200	NR	M.1.c.3.
(4) Other consumer loans	K211	NR	M.1.c.4.
d. Other loans	F636	NR	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value	F639	NR	M.2.a.
b. Unpaid principal balance	F640	NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			
a. Trust preferred securities issued by financial institutions	G299	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332	NR	M.3.b.
c. Corporate and similar loans	G333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products	G651	NR	M.3.f.
g. Other collateral or reference assets	G652	NR	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	G387	NR	M.4.a.
b. Pledged loans	G388	NR	M.4.b.
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	F643	NR	M.5.a.
b. Home equity lines	F644	NR	M.5.b.
c. Automobile loans	F645	NR	M.5.c.
d. Other consumer loans	F646	NR	M.5.d.
e. Commercial and industrial loans	F647	NR	M.5.e.
f. Other	F648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values	F652	NR	M.7.a.
b. Other	F653	NR	M.7.b.
8. Loans pending securitization	F654	NR	M.8.

Schedule RC-D—Continued

Memoranda—Continued

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

1 Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total Transaction Accounts (Including Total Demand Deposits) RCON	Bil | Mil | Thou	Transaction Accounts (Column B) Memo: Total Demand Deposits (1) (Included in Column A) RCON	Bil | Mil | Thou	Nontransaction Accounts (Column C) Total Nontransaction Accounts (Including MMDAs) RCON	Bil | Mil | Thou	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	18,033			B550	307,879	1.
2. U.S. Government	2202	0			2520	0	2.
3. States and political subdivisions in the U.S.	2203	403			2530	22,963	3.
4. Commercial banks and other depository institutions in the U.S.	B551	0			B552	9,225	4.
5. Banks in foreign countries	2213	0			2236	0	5.
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	18,436	2210	10,102	2385	340,067	7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	12,101	M.1.a.
b. Total brokered deposits	2365	12,447	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)			
(1) Brokered deposits of less than $100,000	2343	0	M.1.c.1.
(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	J472	0	M.1.c.2.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.1 above)	A243	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)	K219	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)	K220	9,534	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) **(to be completed for the December report only)**	5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	4,410	M.1.f.

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

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

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	40,137	M.2.a.1.
(2) Other savings deposits (excludes MMDAs)	0352	118,123	M.2.a.2.
b. Total time deposits of less than $100,000	6648	91,538	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	67,081	M.2.c.
d. Total time deposits of more than $250,000	J474	23,188	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	F233	4,000	M.2.e.
3. Maturity and repricing data for time deposits of less than $100,000:			
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of: (1), (2)			
(1) Three months or less	A579	13,893	M.3.a.1.
(2) Over three months through 12 months	A580	45,439	M.3.a.2.
(3) Over one year through three years	A581	27,956	M.3.a.3.
(4) Over three years	A582	4,250	M.3.a.4.
b. Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	A241	59,332	M.3.b.
4. Maturity and repricing data for time deposits of $100,000 or more:			
a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of: (1), (4)			
(1) Three months or less	A584	16,701	M.4.a.1.
(2) Over three months through 12 months	A585	43,652	M.4.a.2.
(3) Over one year through three years	A586	27,956	M.4.a.3.
(4) Over three years	A587	1,960	M.4.a.4.
b. Time deposits of $100,000 through $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3)	K221	43,713	M.4.b.
c. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3)	K222	16,640	M.4.c.

	RCON	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?	P752	NO	M.5.

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

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

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

3 Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c. and 2.d.

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

Schedule RC-E—Continued

Memoranda—Continued

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

Schedule RC-F—Other Assets

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Accrued interest receivable (1)	B556	2,418	1.
2. Net deferred tax assets (2)	2148	1,951	2.
3. Interest-only strips receivable (not in the form of a security) (3) on:			
a. Mortgage loans	A519	0	3.a.
b. Other financial assets	A520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values (4)	1752	2,610	4.
5. Life insurance assets:			
a. General account life insurance assets	K201	7,944	5.a.
b. Separate account life insurance assets	K202	0	5.b.
c. Hybrid account life insurance assets	K270	0	5.c.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	2168	380	6.
a. Prepaid expenses	2166	275	6.a.
b. Repossessed personal property (including vehicles)	1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	C010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0	6.d.
e. FDIC loss-sharing indemnification assets	J448	0	6.e.
f. Not applicable			
g. TEXT 3549 Prepaid income taxes	3549	0	6.g.
h. TEXT 3550	3550	0	6.h.
i. TEXT 3551	3551	0	6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	2160	15,303	7.

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. a. Interest accrued and unpaid on deposits (1)	3645	211	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	3646	1,371	1.b.
2. Net deferred tax liabilities (2)	3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures	B557	0	3.
4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	2938	2,454	4.
a. Accounts payable	3066	0	4.a.
b. Deferred compensation liabilities	C011	1,604	4.b.
c. Dividends declared but not yet payable	2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012	0	4.d.
e. TEXT 3552	3552	0	4.e.
f. TEXT 3553	3553	0	4.f.
g. TEXT 3554	3554	0	4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	2930	4,036	5.

1 For savings banks, include "dividends" accrued and unpaid on deposits.
2 See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
Assets			
1. Interest-bearing balances due from depository institutions	3381	11,965	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2)			
(excluding mortgage-backed securities)	B558	1,099	2.
3. Mortgage-backed securities (2)	B559	42,928	3.
4. All other securities (2), (3)			
(includes securities issued by states and political subdivisions in the U.S.)	B560	15,703	4.
5. Federal funds sold and securities purchased under agreements to resell	3365	665	5.
6. Loans:			
a. Total loans	3360	340,048	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	92,091	6.b.1.
(2) All other loans secured by real estate	3466	149,153	6.b.2.
c. Commercial and industrial loans	3387	37,663	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B561	0	6.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	38,415	6.d.2.
7. To be completed by banks with $100 million or more in total assets: (4)			
Trading assets	3401	0	7.
8. Lease financing receivables (net of unearned income)	3484	736	8.
9. Total assets (5)	3368	440,118	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485	9,208	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	B563	163,009	11.a.
b. Time deposits of $100,000 or more	A514	81,790	11.b.
c. Time deposits of less than $100,000	A529	90,759	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353	1,187	12.
13. To be completed by banks with $100 million or more in total assets: (4)			
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	36,462	13.

Memorandum

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
Memorandum item 1 is to be completed by: (4) • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.*			
1. Loans to finance agricultural production and other loans to farmers	3386	21,084	M.1.

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

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

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

4 The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 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 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	RCON	Bil | Mil | Thou	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	3814	8,819	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)	J477	NR	1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above)	J478	NR	1.a.2.
b. Credit card lines	3815	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. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)			
(1) Unused consumer credit card lines	J455	0	1.b.1.
(2) Other unused credit card lines	J456	0	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			
(1) Secured by real estate:			
(a) 1-4 family residential construction loan commitments	F164	737	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	7,180	1.c.1.b.
(2) NOT secured by real estate	6550	0	1.c.2.
d. Securities underwriting	3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	J457	1,300	1.e.1.
(2) Loans to financial institutions	J458	0	1.e.2.
(3) All other unused commitments	J459	29,937	1.e.3.
2. Financial standby letters of credit	3819	2,232	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	3820	NR	2.a.
3. Performance standby letters of credit	3821	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	3822	NR	3.a.
4. Commercial and similar letters of credit	3411	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)	3433	0	6.a.
b. Securities borrowed	3432	0	6.b.

7. Credit derivatives:	(Column A) Sold Protection RCON	Bil | Mil | Thou	(Column B) Purchased Protection RCON	Bil | Mil | Thou	
a. Notional amounts:					
(1) Credit default swaps	C968	0	C969	0	7.a.1.
(2) Total return swaps	C970	0	C971	0	7.a.2.
(3) Credit options	C972	0	C973	0	7.a.3.
(4) Other credit derivatives	C974	0	C975	0	7.a.4.

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 RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection RCON	Bil | Mil | Thou	(Column B) Purchased Protection RCON	Bil | Mil | Thou	
7. b. Gross fair values:					
(1) Gross positive fair value	C219	0	C221	0	7.b.1.
(2) Gross negative fair value	C220	0	C222	0	7.b.2

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

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

	RCON	Bil | Mil | Thou	
8. Spot foreign exchange contracts	8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	3430	10,200	9.

a. Not applicable				
b. Commitments to purchase when-issued securities	3434	0		9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	10,200		9.c.
d. TEXT 3555	3555	0		9.d.
e. TEXT 3556	3556	0		9.e.
f. TEXT 3557	3557	0		9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			5591	0 10.
a. Commitments to sell when-issued securities	3435	0		10.a.
b. TEXT 5592	5592	0		10.b.
c. TEXT 5593	5593	0		10.c.
d. TEXT 5594	5594	0		10.d.
e. TEXT 5595	5595	0		10.e.

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

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

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts Tril|Bil|Mil|Thou	(Column B) Foreign Exchange Contracts Tril|Bil|Mil|Thou	(Column C) Equity Derivative Contracts Tril|Bil|Mil|Thou	(Column D) Commodity and Other Contracts Tril|Bil|Mil|Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCON 8693	RCON 8694	RCON 8695	RCON 8696	
a. Futures contracts	0	0	0	0	12.a.
	RCON 8697	RCON 8698	RCON 8699	RCON 8700	
b. Forward contracts	0	0	0	0	12.b.
c. Exchange-traded option contracts:	RCON 8701	RCON 8702	RCON 8703	RCON 8704	
(1) Written options	0	0	0	0	12.c.1.
	RCON 8705	RCON 8706	RCON 8707	RCON 8708	
(2) Purchased options	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:	RCON 8709	RCON 8710	RCON 8711	RCON 8712	
(1) Written options	0	0	0	0	12.d.1.
	RCON 8713	RCON 8714	RCON 8715	RCON 8716	
(2) Purchased options	0	0	0	0	12.d.2.
	RCON 3450	RCON 3826	RCON 8719	RCON 8720	
e. Swaps	0	0	0	0	12.e.
13. Total gross notional amount of derivative contracts held for	RCON A126	RCON A127	RCON 8723	RCON 8724	
trading	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for	RCON 8725	RCON 8726	RCON 8727	RCON 8728	
purposes other than trading	0	0	0	0	14.
a. Interest rate swaps where the bank has agreed to pay	RCON A589				
a fixed rate	0				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:	RCON 8733	RCON 8734	RCON 8735	RCON 8736	
(1) Gross positive fair value	0	0	0	0	15.a.1.
	RCON 8737	RCON 8738	RCON 8739	RCON 8740	
(2) Gross negative fair value	0	0	0	0	15.a.2
b. Contracts held for purposes other than trading:	RCON 8741	RCON 8742	RCON 8743	RCON 8744	
(1) Gross positive fair value	0	0	0	0	15.b.1.
	RCON 8745	RCON 8746	RCON 8747	RCON 8748	
(2) Gross negative fair value	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		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
16. Over-the counter derivatives:											
a. Net current credit exposure	G418	NR	G419	NR	G420	NR	G421	NR	G422	NR	16.a.
b. Fair value of collateral:											
(1) Cash—U.S. dollar	G423	NR	G424	NR	G425	NR	G426	NR	G427	NR	16.b.1.
(2) Cash—Other currencies	G428	NR	G429	NR	G430	NR	G431	NR	G432	NR	16.b.2.
(3) U.S. Treasury securities	G433	NR	G434	NR	G435	NR	G436	NR	G437	NR	16.b.3.
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	G438	NR	G439	NR	G440	NR	G441	NR	G442	NR	16.b.4.
(5) Corporate bonds	G443	NR	G444	NR	G445	NR	G446	NR	G447	NR	16.b.5.
(6) Equity securities	G448	NR	G449	NR	G450	NR	G451	NR	G452	NR	16.b.6.
(7) All other collateral	G453	NR	G454	NR	G455	NR	G456	NR	G457	NR	16.b.7.
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	NR	G459	NR	G460	NR	G461	NR	G462	NR	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 RC-M—Memoranda

Dollar Amounts in Thousands			RCON	Bil | Mil | Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			6164	4,353	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number 1			1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets			3164	382	2.a.
(1) Estimated fair value of mortgage servicing assets	A590	1,193			2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets			B026	0	2.b.
c. All other identifiable intangible assets			5507	51	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426	433	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land			5508	0	3.a.
b. Farmland			5509	0	3.b.
c. 1-4 family residential properties			5510	147	3.c.
d. Multifamily (5 or more) residential properties			5511	0	3.d.
e. Nonfarm nonresidential properties			5512	25	3.e.
f. Foreclosed properties from "GNMA loans"			C979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			2150	172	3.g.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less			F055	14,000	5.a.1.a.
(b) Over one year through three years			F056	20,000	5.a.1.b.
(c) Over three years through five years			F057	2,000	5.a.1.c.
(d) Over five years			F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)			2651	14,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)			F059	34,000	5.a.3.
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (3)					
(a) One year or less			F060	0	5.b.1.a.
(b) Over one year through three years			F061	0	5.b.1.b.
(c) Over three years through five years			F062	0	5.b.1.c.
(d) Over five years			F063	0	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)			B571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16)			3190	36,000	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 RC-M—Continued

Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569	YES	6.

	RCON	Bil | Mil | Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	0	7.

8. Internet Website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):

TEXT 4087 http:// www.firstbanktrust.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: www.examplebank.biz): (1)

(1) TE01 N528 http:// 8.b.1.
(2) TE02 N528 http:// 8.b.2.
(3) TE03 N528 http:// 8.b.3.
(4) TE04 N528 http:// 8.b.4.
(5) TE05 N528 http:// 8.b.5.
(6) TE06 N528 http:// 8.b.6.
(7) TE07 N528 http:// 8.b.7.
(8) TE08 N528 http:// 8.b.8.
(9) TE09 N528 http:// 8.b.9.
(10) TE10 N528 http:// 8.b.10.

c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:

(1) TE01 N529 8.c.1.
(2) TE02 N529 8.c.2.
(3) TE03 N529 8.c.3.
(4) TE04 N529 8.c.4.
(5) TE05 N529 8.c.5.
(6) TE06 N529 8.c.6.

	RCON	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 website?	4088	YES	9.

10. Secured liabilities:	RCON	Bil | Mil | Thou	
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	F065	0	10.b.

	RCON	YES / NO	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	NO	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464	NO	12.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate:			
(a) Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans	K169	0	13.a.1a1
(2) Other construction loans and all land development and other land loans	K170	0	13.a.1a2
(b) Secured by farmland	K171	0	13.a.1b
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K172	0	13.a.1c1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	0	13.a.1.c2a
(b) Secured by junior liens	K174	0	13.a.1.c2b
(d) Secured by multifamily (5 or more) residential properties	K175	0	13.a.1d
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.1e1
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.1e2
(2) Not applicable			
(3) Commercial and industrial loans	K179	0	13.a.3
(4) Loans to individuals for household, family, and other personal exdpenditures:			
(a) Credit cards	K180	0	13.a.4a
(b) Automobile loans	K181	0	13.a.4b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K182	0	13.a.4c
(5) All other loans and all leases	K183	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	K184	0	13.a.5a
(b) Loans to foreign governments and official institutions	K185	0	13.a.5b
(c) Other loans (1)	K186	0	13.a.5c
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 millon in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans*			
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.5.c, above	K178	0	13.a.5c1
(d) Lease financing receivables	K273	0	13.a.5d

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	RCON	Bil | Mil | Thou	
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land	K187	0	13.b.1.
(2) Farmland	K188	0	13.b.2.
(3) 1-4 family residential properties	K189	0	13.b.3.
(4) Multifamily (5 or more) residential properties	K190	0	13.b.4.
(5) Nonfarm nonresidential properties	K191	0	13.b.5.
(6) Not applicable			
(7) Portion of covered other real estate owned included in items 13.b.1 through 5 above that is protected by FDIC loss-sharing agreements	K192	0	13.b.7.
c. Debt securities (included in Schdule RC, items 2.a and 2.b)	J461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	K193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	K194	0	14.b.
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 Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance?		Number	
(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?		YES / NO	
	L135	NR	15.b.

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

Schedule RC-M—Continued

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

16. International remittance transfers offered to consumers: (1)	RCON	YES / NO	
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	N517	NR	16.a.1.
(2) International ACH transactions	N518	NR	16.a.2.
(3) Other proprietary services operated by your institution	N519	NR	16.a.3.
(4) Other proprietary services operated by another party	N520	NR	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?	N521	NR	16.b.
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.			
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCON N522	Number NR	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			
(1) Estimated number of international remittance transfers	RCON N523	Number NR	16.d.1.
(2) Estimated dollar value of international remittance transfers	RCON N524	Bil | Mil | Thou NR	16.d.2.
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	RCON N527	Number NR	16.d.3.

[1] Report information about international electronic transfers of funds offered to consumers in the United States that:
(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
For purposes of this item 16, such transfers are referred to as international remittance transfers.
Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Bil | Mil | Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil | Mil | Thou	(Column C) Nonaccrual RCON	Bil | Mil | Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland	3493	61	3494	0	3495	216	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	89	5399	39	5400	4	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a)Secured by first liens	C236	280	C237	1,533	C229	289	1.c.2.a.
(b) Secured by junior liens	C238	0	C239	0	C230	12	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	157	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	F179	172	F181	130	F183	245	1.e.2.
2. Loans to depository institutions and acceptances of other banks	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans	1606	145	1607	0	1608	162	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a.
b. Automobile loans	K213	164	K214	25	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	67	K217	2	K218	0	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans (1)	5459	0	5460	0	5461	0	7.
8. Lease financing receivables	1226	0	1227	0	1228	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	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 RCON	Bil | Mil | Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil | Mil | Thou	(Column C) Nonaccrual RCON	Bil | Mil | Thou	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	K036	72	K037	0	K038	0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039	65	K040	0	K041	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042	0	K043	0	K044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans	K045	0	K046	0	K047	0	11.a.1.a.
(b) Other construction loans and all land development and other land loans	K048	0	K049	0	K050	0	11.a.1.b.
(2) Secured by farmland	K051	0	K052	0	K053	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	K054	0	K055	0	K056	0	11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	K057	0	K058	0	K059	0	11.a.3.b1.
(2) Secured by junior liens	K060	0	K061	0	K062	0	11.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties	K063	0	K064	0	K065	0	11.a.4.
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0	K067	0	K068	0	11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties	K069	0	K070	0	K071	0	11.a.5.b.
b. Not applicable							
c. Commercial and industrial loans	K075	0	K076	0	K077	0	11.c.

Schedule RC-N—Continued

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

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

2 The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Bil | Mil | Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil | Mil | Thou	(Column C) Nonaccrual RCON	Bil | Mil | Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F661	0	F662	1,078	F663	187	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	150	M.1.d.2.
e. Commercial and industrial loans	K257	0	K258	0	K259	0	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 millon 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)	K120	0	K121	0	K122	0	M.1.e.1.
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126	0	K127	0	K128	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 past due 30 days or more or in nonaccural status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):							
(1) Loans secured by farmland	K130	0	K131	0	K132	0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks	K134	0	K135	0	K136	0	M.1.f.2.
(3) Not applicable							

1 The $300 million asset size test is generally based on the total assets reported on the June 30, 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 RCON	Bil | Mil | Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil | Mil | Thou	(Column C) Nonaccrual RCON	Bil | Mil | Thou	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions	K283	0	K284	0	K285	0	M.1.f.5.
(6) Other loans (1)	K286	0	K287	0	K288	0	M.1.f.6.
Memorandum item 1.f.6.a is to be completed by: (2) • *Banks with $300 million or more in total assets* • *Banks with less than $300 milion in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans*							
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memo-randum item 1.f.(6), above	K138	0	K139	0	K140	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	6558	0	6559	0	6560	0	M.2.
3. *Memorandum items 3.a through 3.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 RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380	0	5381	0	5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254	0	1255	0	1256	0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166	0	F167	0	F168	0	M.3.d.

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

2 The $300 million asset size test and the five 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-N—Continued

Memoranda—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days RCON	Bil | Mil | Thou	(Column B) Past due 90 days or more RCON	Bil | Mil | Thou	
Memorandum item 6 is to be completed by banks with $300 million or more in total assets: (1)					
6. Derivative contracts: Fair value of amounts carried as assets	3529	0	3530	0	M.6.

	RCON	Bil | Mil | Thou	
7. Additions to nonaccrual assets during the quarter	C410	325	M.7.
8. Nonaccrual assets sold during the quarter	C411	0	M.8.

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

[1] The $300 million asset-size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2014, Report of Condition.

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

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	358,714	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	F237	0	2.
3. Not applicable			
4. Average consolidated total assets for the calendar quarter	K652	435,977	4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	K653	Number: 1	4.a
5. Average tangible equity for the calendar quarter (1)	K654	43,890	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a. One year or less	G465	0	7.a.
b. Over one year through three years	G466	0	7.b.
c. Over three years through five years	G467	0	7.c.
d. Over five years	G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):			
a. One year or less	G469	0	8.a.
b. Over one year through three years	G470	0	8.b.
c. Over three years through five years	G471	0	8.c.
d. Over five years	G472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	G803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
a. Fully consolidated reciprocal brokered deposits	L190	NR	9.a
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	K656	YES / NO: NO	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.		Bil | Mil | Thou	
a. Banker's bank deduction	K657	NR	10.a
b. Banker's bank deduction limit	K658	NR	10.b
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	K659	YES / NO: NO	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b.		Bil | Mil | Thou	
a. Custodial bank deduction	K660	NR	11.a
b. Custodial bank deduction limit	K661	NR	11.b

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

Schedule RC-O—Continued

Memoranda

			Dollar Amounts in Thousands	RCON	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			F049	276,347	M.1.a.1.
	(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less		Number F050 21,480			M.1.a.2.
	b. Deposit accounts (excluding retirement accounts) of more than $250,000: (1)					
	(1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000			F051	70,255	M.1.b.1.
	(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000		Number F052 103			M.1.b.2.
	c. Retirement deposit accounts of $250,000 or less: (1)					
	(1) Amount of retirement deposit accounts of $250,000 or less			F045	10,892	M.1.c.1.
	(2) Number of retirement deposit accounts of $250,000 or less		Number F046 485			M.1.c.2.
1.	d. Retirement deposit accounts of more than $250,000: (1)					
	(1) Amount of retirement deposit accounts of more than $250,000			F047	1,220	M.1.d.1.
	(2) Number of retirement deposit accounts of more than $250,000		Number F048 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 assessable deposits, including related interest accrued and unpaid (see instructions) (3)			5597	NR	M.2.
3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
	TEXT A545			RCON A545	FDIC Cert. No. 00000	M.3.
4. and 5. Not applicable						

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

2 The $1 billion asset size test is generally based on the total assets reported on the June 30, 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 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	RCON	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	K663	NR	M.6.a.
b. Substandard	K664	NR	M.6.b.
c. Doubtful	K665	NR	M.6.c.
d. Loss	K666	NR	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			
a. Nontraditional 1-4 family residential mortgage loans	N025	NR	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026	NR	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	N027	NR	M.8.a.
b. Securitizations of higher-risk consumer loans	N028	NR	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities	N029	NR	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	NR	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			
a. Total unfunded commitments	K676	NR	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	NR	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	K669	NR	M.11.
12. Nonbrokered time deposits of more than $250,000 (included in Schedule RC-E, Memorandum item 2.d)	K678	NR	M.12.
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	N177	NR	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179	NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	N180	NR	M.13.d.
e. Commercial and industrial loans	N181	NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182	NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183	NR	M.13.g.
h. Non-agency residential mortgage-backed securities	M963	NR	M.13.h.
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	K673	NR	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674	NR	M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	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)	L189	NR	M.16.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	NR	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	L197	NR	M.17.d

Schedule RC-O—Continued

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)							
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	
	<= 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
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	RCON M964 NR	RCON M965 NR	RCON M966 NR	RCON M967 NR	RCON M968 NR	RCON M969 NR	RCON M970 NR	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M979 NR	RCON M980 NR	RCON M981 NR	RCON M982 NR	RCON M983 NR	RCON M984 NR	RCON M985 NR	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON M994 NR	RCON M995 NR	RCON M996 NR	RCON M997 NR	RCON M998 NR	RCON M999 NR	RCON N001 NR	M.18.c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON N010 NR	RCON N011 NR	RCON N012 NR	RCON N013 NR	RCON N014 NR	RCON N015 NR	RCON N016 NR	M.18.d
e. Credit cards	RCON N040 NR	RCON N041 NR	RCON N042 NR	RCON N043 NR	RCON N044 NR	RCON N045 NR	RCON N046 NR	M.18.e
f. Automobile loans	RCON N055 NR	RCON N056 NR	RCON N057 NR	RCON N058 NR	RCON N059 NR	RCON N060 NR	RCON N061 NR	M.18.f
g. Student loans	RCON N070 NR	RCON N071 NR	RCON N072 NR	RCON N073 NR	RCON N074 NR	RCON N075 NR	RCON N076 NR	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCON N085 NR	RCON N086 NR	RCON N087 NR	RCON N088 NR	RCON N089 NR	RCON N090 NR	RCON N091 NR	M.18.h
i. Consumer leases	RCON N100 NR	RCON N101 NR	RCON N102 NR	RCON N103 NR	RCON N104 NR	RCON N105 NR	RCON N106 NR	M.18.i
j. Total	RCON N115 NR	RCON N116 NR	RCON N117 NR	RCON N118 NR	RCON N119 NR	RCON N120 NR	RCON N121 NR	M.18.j

Schedule RC-O—Continued

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)							(Column O) PDs Were Derived Using (1)	
	(Column H) 18.01–20%	(Column I) 20.01–22%	(Column J) 22.01–26%	(Column K) 26.01–30%	(Column L) > 30%	(Column M) Unscoreable	(Column N) Total		
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Number	
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	RCON M971	RCON M972	RCON M973	RCON M974	RCON M975	RCON M976	RCON M977	RCON M978	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M986	RCON M987	RCON M988	RCON M989	RCON M990	RCON M991	RCON M992	RCON M993	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON N002	RCON N003	RCON N004	RCON N005	RCON N006	RCON N007	RCON N008	RCON N009	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON N017	RCON N018	RCON N019	RCON N020	RCON N021	RCON N022	RCON N023	RCON N024	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.d
e. Credit cards	RCON N047	RCON N048	RCON N049	RCON N050	RCON N051	RCON N052	RCON N053	RCON N054	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.e
f. Automobile loans	RCON N062	RCON N063	RCON N064	RCON N065	RCON N066	RCON N067	RCON N068	RCON N069	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.f
g. Student loans	RCON N077	RCON N078	RCON N079	RCON N080	RCON N081	RCON N082	RCON N083	RCON N084	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCON N092	RCON N093	RCON N094	RCON N095	RCON N096	RCON N097	RCON N098	RCON N099	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.h
i. Consumer leases	RCON N107	RCON N108	RCON N109	RCON N110	RCON N111	RCON N112	RCON N113	RCON N114	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.i
j. Total	RCON N122	RCON N123	RCON N124	RCON N125	RCON N126	RCON N127	RCON N128		
	NR	NR	NR	NR	NR	NR	NR		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 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	RCON	Bil | Mil | Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:[2]			
a. Closed-end first liens	F066	NR	1.a.
b. Closed-end junior liens	F067	NR	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F670	NR	1.c.1.
(2) Principal amount funded under the lines of credit	F671	NR	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:[2]			
a. Closed-end first liens	F068	NR	2.a.
b. Closed-end junior liens	F069	NR	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F672	NR	2.c.1.
(2) Principal amount funded under the lines of credit	F673	NR	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			
a. Closed-end first liens	F070	NR	3.a.
b. Closed-end junior liens	F071	NR	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F674	NR	3.c.1.
(2) Principal amount funded under the lines of credit	F675	NR	3.c.2.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):			
a. Closed-end first liens	F072	NR	4.a.
b. Closed-end junior liens	F073	NR	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F676	NR	4.c.1.
(2) Principal amount funded under the lines of credit	F677	NR	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):	RIAD	Bil | Mil | Thou	
a. Closed-end 1-4 family residential mortgage loans	F184	NR	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	NR	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON	Bil | Mil | Thou	
a. Closed-end first liens	F678	NR	6.a.
b. Closed-end junior liens	F679	NR	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F680	NR	6.c.1.
(2) Principal amount funded under the lines of credit	F681	NR	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	NR	7.a
b. For representations and warranties made to other parties	L192	NR	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	NR	7.c

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

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

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

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

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		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
Assets											
1. Available-for-sale securities	1773	NR	G474	NR	G475	NR	G476	NR	G477	NR	1.
2. Federal funds sold and securities purchased under agreements to resell	G478	NR	G479	NR	G480	NR	G481	NR	G482	NR	2.
3. Loans and leases held for sale	G483	NR	G484	NR	G485	NR	G486	NR	G487	NR	3.
4. Loans and leases held for investment	G488	NR	G489	NR	G490	NR	G491	NR	G492	NR	4.
5. Trading assets:											
a. Derivative assets	3543	NR	G493	NR	G494	NR	G495	NR	G496	NR	5.a.
b. Other trading assets	G497	NR	G498	NR	G499	NR	G500	NR	G501	NR	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	F240	NR	F684	NR	F692	NR	F241	NR	F242	NR	5.b.1.
6. All other assets	G391	NR	G392	NR	G395	NR	G396	NR	G804	NR	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502	NR	G503	NR	G504	NR	G505	NR	G506	NR	7.
Liabilities											
8. Deposits	F252	NR	F686	NR	F694	NR	F253	NR	F254	NR	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	NR	G508	NR	G509	NR	G510	NR	G511	NR	9.
10. Trading liabilities:											
a. Derivative liabilities	3547	NR	G512	NR	G513	NR	G514	NR	G515	NR	10.a.
b. Other trading liabilities	G516	NR	G517	NR	G518	NR	G519	NR	G520	NR	10.b.
11. Other borrowed money	G521	NR	G522	NR	G523	NR	G524	NR	G525	NR	11.
12. Subordinated notes and debentures	G526	NR	G527	NR	G528	NR	G529	NR	G530	NR	12.
13. All other liabilities	G805	NR	G806	NR	G807	NR	G808	NR	G809	NR	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	NR	G532	NR	G533	NR	G534	NR	G535	NR	14.

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		
	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	RCON	Bil | Mil | Thou	
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	G536	NR	G537	NR	G538	NR	G539	NR	G540	NR	M.1.a.
b. Nontrading derivative assets	G541	NR	G542	NR	G543	NR	G544	NR	G545	NR	M.1.b.
c. TEXT G546	G546	NR	G547	NR	G548	NR	G549	NR	G550	NR	M.1.c.
d. TEXT G551	G551	NR	G552	NR	G553	NR	G554	NR	G555	NR	M.1.d.
e. TEXT G556	G556	NR	G557	NR	G558	NR	G559	NR	G560	NR	M.1.e.
f. TEXT G561	G561	NR	G562	NR	G563	NR	G564	NR	G565	NR	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)	F261	NR	F689	NR	F697	NR	F262	NR	F263	NR	M.2.a.
b. Nontrading derivative liabilities	G566	NR	G567	NR	G568	NR	G569	NR	G570	NR	M.2.b.
c. TEXT G571	G571	NR	G572	NR	G573	NR	G574	NR	G575	NR	M.2.c.
d. TEXT G576	G576	NR	G577	NR	G578	NR	G579	NR	G580	NR	M.2.d.
e. TEXT G581	G581	NR	G582	NR	G583	NR	G584	NR	G585	NR	M.2.e.
f. TEXT G586	G586	NR	G587	NR	G588	NR	G589	NR	G590	NR	M.2.f.

Schedule RC-R

Part I – Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands		RCOA	Bil | Mil | Thou	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		P742	17,196	1.
		RCON		
2. Retained earnings		3632	27,525	2.
		RCOA		
3. Accumulated other comprehensive income (AOCI)		B530	112	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes	RCOA P838	1	3.a.
		RCOA		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840	44,833	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	541	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	8	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs		P843	122	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)		P844	144	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)		P845	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)		P846	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)		P847	(32)	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)		P848	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 relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		P849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)		Q258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions		P850	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		P851	0	11.
12. Subtotal (item 5 minus items 6 through 11)		P852	44,050	12.

Schedule RC-R — Continued

Part I - Continued

Dollar Amounts in Thousands	RCOA	Bil | Mil | Thou	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854	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	P855	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	P856	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	P857	182	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	182	18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859	43,868	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	0	23.
24. LESS: Additional tier 1 capital deductions	P864	182	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	0	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	8274	43,868	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus	P866	0	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital	P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital	P868	0	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310	4,440	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCOW 5310	 NR	 30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCOA Q257	 0	 31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	4,440	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)	RCOW P870	 NR	 32.b.
	RCOA		
33. LESS: Tier 2 capital deductions	P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	4,440	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCOW 5311	 NR	 34.b.
Total Capital	RCOA		
35. a. Total capital (sum of items 26 and 34.a)	3792	48,308	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCOW 3792	 NR	 35.b.

Schedule RC-R—Continued

Part I - Continued

Dollar Amounts in Thousands	RCON	Tril | Bil | Mil | Thou	
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	3368	440,118	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCOA / P875	853	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224	439,265	39.
Total Risk-Weighted Assets			
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	355,021	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCOW / A223	NR	40.b.

Risk-Based Capital Ratios

	Column A		Column B		
	RCOA	Percentage	RCOW	Percentage	
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)	P793	12.36%	P793	NR	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)	7206	12.36%	7206	NR	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)	7205	13.61%	7205	NR	43.

Leverage Capital Ratios

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	9.99%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			45.

Capital Buffer

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

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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.

Dollar Amounts in Thousands	(Column A) Totals *From Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
			Allocation by Risk-Weight Category								
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Balance Sheet Asset Categories (2)											
1. Cash and balances due from depository institutions	RCON D957	RCON S396	RCON D958				RCON D959	RCON S397	RCON D960	RCON S398	
	12,039	0	7,023				5,016	0	0	0	1.
2. Securities:	RCON D961	RCON S399	RCON D962				RCON D963	RCON D964	RCON D965	RCON S400	
a. Held-to-maturity securities	271	0	0				271	0	0	0	2.a.
	RCON D966	RCON S402	RCON D967				RCON D968	RCON D969	RCON D970	RCON S403	
b. Available-for-sale securities	58,301	237	182				56,952	705	0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	
a. Federal funds sold	381		0				381	0	0	0	3.a.
b. Securities purchased under agreements to resell	RCON H171	RCON H172									
	0	0									3.b.
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417		
a. Residential mortgage exposures	585	0	0				0	585	0		4.a.
b. High volatility commercial real estate exposures	RCON S419	RCON S420	RCON H174				RCON H175	RCON H176	RCON H177	RCON S421	
	0	0	0				0	0	0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual (3)	RCON S423	RCON S424	RCON S425				RCON S426	RCON S427	RCON S428	RCON S429	
	0	0	0				0	0	0	0	4.c.

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 324.

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.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250% (5) Bil | Mil | Thou	(Column L) 300% Bil | Mil | Thou	(Column M) 400% Bil | Mil | Thou	(Column N) 600% Bil | Mil | Thou	(Column O) 625% Bil | Mil | Thou	(Column P) 937.5% Bil | Mil | Thou	(Column Q) 1250% Bil | Mil | Thou	(Column R) Application of Other Risk-Weighting Approaches (4) Exposure Amount Bil | Mil | Thou	(Column S) Application of Other Risk-Weighting Approaches (4) Risk-Weighted Asset Amount Bil | Mil | Thou	
	Allocation by Risk-Weight Category									
Balance Sheet Asset Categories (continued)										
1. Cash and balances due from depository institutions										1.
2. Securities:										
a. Held-to-maturity securities										2.a.
		RCON S405		RCON S406				RCON H271	RCON H272	
b. Available-for-sale securities		225		0				0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:								RCON H273	RCON H274	
a. Residential mortgage exposures								0	0	4.a.
b. High volatility commercial real estate exposures								RCON H275	RCON H276	
								0	0	4.b.
c. Exposures past due 90 days or or more or on nonaccrual (6)								RCON H277	RCON H278	
								0	0	4.c.

4 Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

6 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
			Allocation by Risk-Weight Category								
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
4. Loans and leases held for sale (continued):	RCON S431	RCON S432	RCON S433				RCON S434	RCON S435	RCON S436	RCON S437	
d. All other exposures	0	0	0				0	0	0	0	4.d.
5. Loans and leases, net of unearned income:	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443		
a. Residential mortgage exposures	101,810	0	0				117	78,955	22,738		5.a.
b. High volatility commercial real estate exposures	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447	
	0	0	0				0	0	0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (7)	RCON S449	RCON S450	RCON S451				RCON S452	RCON S453	RCON S454	RCON S455	
	780	0	0				0	0	0	780	5.c.
	RCON S457	RCON S458	RCON S459				RCON S460	RCON S461	RCON S462	RCON S463	
d. All other exposures	246,126	0	592				1,714	0	243,820	0	5.d.
	RCON 3123	RCON 3123									
6. LESS: Allowance for loan and lease losses	4,469	4,469									6.
	RCON D976	RCON S466	RCON D977				RCON D978	RCON D979	RCON D980	RCON S467	
7. Trading assets	0	0	0				0	0	0	0	7.
	RCON D981	RCON S469	RCON D982				RCON D983	RCON D984	RCON D985	RCON H185	
8. All other assets (8)	27,548	821	4				2,898	113	23,712	0	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250% (10)	(Column L) 300%	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 937.5%	(Column Q) 1250%	(Column R) Application of Other Risk-Weighting Approaches (9): Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches (9): Risk-Weighted Asset Amount	
	Allocation by Risk-Weight Category									
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
4. Loans and leases held for sale (continued):										
d. All other exposures								RCON H279 0	RCON H280 0	4.d.
5. Loans and leases, net of unearned income:										
a. Residential mortgage exposures								RCON H281 0	RCON H282 0	5.a.
b. High volatility commercial real estate exposures								RCON H283 0	RCON H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (11)								RCON H285 0	RCON H286 0	5.c.
d. All other exposures								RCON H287 0	RCON H288 0	5.d.
6. LESS: Allowance for loan and lease losses		RCON H186	RCON H290	RCON H187				RCON H291	RCON H292	6.
7. Trading assets		0	0	0				0	0	7.
8. All other assets (12)		RCON H188 0	RCON S470 0	RCON S471 0				RCON H294 0	RCON H295 0	8.
a. Separate account bank-owned life insurance								RCON H296 0	RCON H297 0	8.a.
b. Default fund contributions to central counterparties								RCON H298 0	RCON H299 0	8.b.

9 Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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 or on nonaccrual.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology	
			1250%	SSFA (13)	Gross-Up	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479	
a. Held-to-maturity securities	0	0	0	0	0	9.a.
	RCON S480	RCON S481	RCON S482	RCON S483	RCON S484	
b. Available-for-sale securities	0	0	0	0	0	9.b.
	RCON S485	RCON S486	RCON S487	RCON S488	RCON S489	
c. Trading assets	0	0	0	0	0	9.c.
	RCON S490	RCON S491	RCON S492	RCON S493	RCON S494	
d. All other on-balance sheet securitization exposures	0	0	0	0	0	9.d.
	RCON S495	RCON S496	RCON S497	RCON S498	RCON S499	
10. Off-balance sheet securitization exposures	0	0	0	0	0	10.

Dollar Amounts in Thousands	(Column A) Total From *Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Tril | Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
	RCON 2170	RCON S500	RCON D987				RCON D988	RCON D989	RCON D990	RCON S503	
11. Total balance sheet assets (14)	443,372	(3,411)	7,801				67,349	80,358	290,270	780	11.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (15)	(Column L) 300%	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 937.5%	(Column Q) 1250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
		RCON S505	RCON S506	RCON S507			RCON S510	RCON H300	
11. Total balance sheet assets		225	0	0			0	0	11.

13 Simplified Supervisory Formula Approach.

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

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (16)	(Column B) Credit Equivalent Amount (17)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (18)	Bil | Mil | Thou		Bil | Mil | Thou	Bil | Mil | Thou				Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
12. Financial standby letters of credit	RCON D991 2,232	1.0	RCON D992 2,232	RCON D993 1,858				RCON D994 0	RCON D995 0	RCON D996 374	RCON S511 0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCON D997 0	0.5	RCON D998 0	RCON D999 0				RCON G603 0	RCON G604 0	RCON G605 0	RCON S512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606 0	0.2	RCON G607 0	RCON G608 0				RCON G609 0	RCON G610 0	RCON G611 0	RCON S513 0	14.
15. Retained recourse on small business obligations sold with recourse	RCON G612 0	1.0	RCON G613 0	RCON G614 0				RCON G615 0	RCON G616 0	RCON G617 0	RCON S514 0	15.

16 Credit conversion factor.

17 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.

18 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.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount (20)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
16. Repo-style transactions (21)	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523	
	0	1.0	0	0	0	0		0	0	0	0	16.
17. All other off-balance sheet liabilities	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524	
	7,587	1.0	7,587	0				6,697	890	0	0	17.
18. Unused commitments:												
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCON S525		RCON S526	RCON S527				RCON S528	RCON S529	RCON S530	RCON S531	
	0	0.2	0	0				0	0	0	0	18.a.
b. Original maturity of one year or less to ABCP conduits												18.b.
c. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626				RCON G627	RCON G628	RCON G629	RCON S539	
	14,256	0.5	7,128	0				0	0	7,128	0	18.c.
19. Unconditionally cancelable commitments	RCON S540		RCON S541									
	0	0.0	0									19.
			RCON S542	RCON S543			RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	
20. Over-the-counter derivatives			0	0			0	0	0	0	0	20.
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557	
21. Centrally cleared derivatives			0	0	0	0		0	0	0	0	21.
22. Unsettled transactions (failed trades) (22)	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197	
	0			0				0	0	0	0	22.

19 Credit conversion factor.

20 For items 16 through 19, column A multiplied by credit conversion factor.

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

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

Schedule RC-R—Continued

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 (23) Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches (23) Risk-Weighted Asset Amount	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
				RCON H301	RCON H302	
16. Repo-style transactions (24)				0	0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial				RCON H303	RCON H304	
paper (ABCP) conduits				0	0	18.a.
b. Original maturity of one year or less to ABCP conduits						18.b.
				RCON H307	RCON H308	
18. c. Original maturity exceeding one year				0	0	18.c.
19. Unconditionally cancelable commitments						19.
				RCON H309	RCON H310	
20. Over-the-counter derivatives				0	0	20.
21. Centrally cleared derivatives						21.
	RCON H198	RCON H199	RCON H200			
22. Unsettled transactions (failed trades) (25)	0	0	0			22.

23 Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column C) 0% Bil | Mil | Thou	(Column D) 2% Bil | Mil | Thou	(Column E) 4% Bil | Mil | Thou	(Column F) 10% Bil | Mil | Thou	(Column G) 20% Bil | Mil | Thou	(Column H) 50% Bil | Mil | Thou	(Column I) 100% Bil | Mil | Thou	(Column J) 150% Bil | Mil | Thou	
	Allocation by Risk-Weight Category								
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)	RCON G630 9,659	RCON S558 0	RCON S559 0	RCON S560 0	RCON G631 74,046	RCON G632 81,248	RCON G633 297,772	RCON S561 780	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)	RCON G634 0	RCON S569 0	RCON S570 0	RCON S571 0	RCON G635 14,809	RCON G636 40,624	RCON G637 297,772	RCON S572 1,170	25.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250% (26)	300%	400%	600%	625%	937.5%	1250%	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
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)		RCON S563 225	RCON S564 0	RCON S565 0	RCON S566 0	RCON S567 0	RCON S568 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)		RCON S574 675	RCON S575 0	RCON S576 0	RCON S577 0	RCON S578 0	RCON S579 0	25.

Dollar Amounts in Thousands		Totals Tril | Bil | Mil | Thou	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCON S580	355,232	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581	0	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27)	B704	355,050	28.
29. LESS: Excess allowance for loan and lease losses	A222	29	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	355,021	31.

[26] Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil | Mil | Thou	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	0	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCON	Tril | Bil | Mil | Thou	RCON	Tril | Bil | Mil | Thou	RCON	Tril | Bil | Mil | Thou	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	0	S583	0	S584	0	M.2.a.
b. Foreign exchange rate and gold	S585	0	S586	0	S587	0	M.2.b.
c. Credit (investment grade reference asset)	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset)	S591	0	S592	0	S593	0	M.2.d.
e. Equity	S594	0	S595	0	S596	0	M.2.e.
f. Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g. Other	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	0	S604	0	S605	0	M.3.a.
b. Foreign exchange rate and gold	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e. Equity	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	0	S622	0	S623	0	M.3.g.

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	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
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	RCON B705	RCON B706	RCON B707	RCON B708	RCON B709	RCON B710	RCON B711	
	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	RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON B718	
	0	0	0	0	0	0	0	2.a.
b. Subordinated securities and other residual interests	RCON C393	RCON C394	RCON C395	RCON C396	RCON C397	RCON C398	RCON C399	
	0	0	0	0	0	0	0	2.b.
c. Standby letters of credit and other enhancements	RCON C400	RCON C401	RCON C402	RCON C403	RCON C404	RCON C405	RCON C406	
	0	0	0	0	0	0	0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726	RCON B727	RCON B728	RCON B729	RCON B730	RCON B731	RCON B732	
	0	0	0	0	0	0	0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739	
	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due	RCON B740	RCON B741	RCON B742	RCON B743	RCON B744	RCON B745	RCON B746	
	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	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
	0	0	0	0	0	0	0	5.a.
b. Recoveries	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
	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	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCON B761 0	RCON B762 0			RCON B763 0		6.a.
b. Loans (included in Schedule RC-C)		RCON B500 0	RCON B501 0			RCON B502 0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCON B764 0	RCON B765 0			RCON B766 0		7.a.
b. 90 days or more past due		RCON B767 0	RCON B768 0			RCON B769 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		RIAD B770 0	RIAD B771 0			RIAD B772 0		8.a.
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 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	RCON B776 0	RCON B777 0	RCON B778 0	RCON B779 0	RCON B780 0	RCON B781 0	RCON B782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCON B783 0	RCON B784 0	RCON B785 0	RCON B786 0	RCON B787 0	RCON B788 0	RCON B789 0	10.

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	
	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	Bil | Mil | Thou	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790	RCON B791	RCON B792	RCON B793	RCON B794	RCON B795	RCON B796	
	7,587	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	RCON B797	RCON B798	RCON B799	RCON B800	RCON B801	RCON B802	RCON B803	
	7,587	0	0	0	0	0	0	12.

Memoranda

Dollar Amounts in Thousands	RCON	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	A249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250	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	B804	7,441	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	122,298	M.2.b.
c. Other financial assets (includes home equity lines) (1)	A591	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)	F699	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	B806	0	M.3.a1.
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b1.
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C[2]	C407	NR	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 instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

	RCON	YES / NO	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T)	A345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?	A346	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)	B867	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	
	Tril|Bil|Mil|Thou	Tril|Bil|Mil|Thou			
Fiduciary and Related Assets	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts	NR	NR	NR	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution	RCON B872	RCON B873	RCON B874	RCON B875	
	NR	NR	NR	NR	5.a.
b. Employee benefit - defined benefit	RCON B876	RCON B877	RCON B878	RCON B879	
	NR	NR	NR	NR	5.b.
c. Other employee benefit and retirement-related accounts	RCON B880	RCON B881	RCON B882	RCON B883	
	NR	NR	NR	NR	5.c.
	RCON B884	RCON B885	RCON C001	RCON C002	
6. Corporate trust and agency accounts	NR	NR	NR	NR	6.
7. Investment management and investment advisory agency accounts	RCON B886	RCON J253	RCON B888	RCON J254	
	NR	NR	NR	NR	7.
8. Foundation and endowment trust and agency accounts..	RCON J255	RCON J256	RCON J257	RCON J258	
	NR	NR	NR	NR	8.
	RCON B890	RCON B891	RCON B892	RCON B893	
9. Other fiduciary accounts	NR	NR	NR	NR	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCON B894	RCON B895	RCON B896	RCON B897	
	NR	NR	NR	NR	10.

Schedule RC-T—Continued

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	
	Tril|Bil|Mil|Thou	Tril|Bil|Mil|Thou			
		RCON B898		RCON B899	
11. Custody and safekeeping accounts		NR		NR	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCON J259 NR	RCON J260 NR	RCON J261 NR	RCON J262 NR	13.

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

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

Dollar Amounts in Thousands	(Column A) Number of Issues RCON		(Column B) Principal Amount Outstanding Tril | Bil | Mil | Thou	
			RCON B928	
2. Corporate trust and agency accounts:				
a. Corporate and municipal trusteeships	B927	NR	NR	M.2.a.
			RCON J314	
(1) Issues reported in Memorandum item 2.a that are in default	J313	NR	NR	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	NR		M.2.b.

Dollar Amounts in Thousands	(Column A) Number of Funds RCON		(Column B) Market Value of Fund Assets RCON	Bil | Mil | Thou	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	NR	B932	NR	M.3.a.
b. International/Global equity	B933	NR	B934	NR	M.3.b.
c. Stock/Bond blend	B935	NR	B936	NR	M.3.c.
d. Taxable bond	B937	NR	B938	NR	M3.d.
e. Municipal bond	B939	NR	B940	NR	M.3.e.
f. Short-term investments/Money market	B941	NR	B942	NR	M.3.f.
g. Specialty/Other	B943	NR	B944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	NR	B946	NR	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

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

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

Deborah Sebright/Assistant Trust Officer
Name and Title (TEXT B962)

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E-mail Address (TEXT B926)

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Schedule RC-V—Variable Interest Entities

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

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.

	RCON	YES / NO
Comments?	6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT 6980)