Notes

Error Summary Report - December 2014

Cashmere Valley Bank, ID RSSD# 0000574976

Your data has:

- **Passed all error checks.**

Validity

FFIEC Validity edits are designed to check the accuracy of data, including the logical (or direct) item relationships and arithmetic calculations (or items to a total). These errors must be corrected before filing.

Your data has passed all Validity edit checks.

Quality & Intraseries

FFIEC Quality & Intraseries edits compare items within the same quarter or between quarters, respectively, in order to detect possible data inconsistencies. Sometimes, valid data will create conditions that violate a Quality or Intraseries edit. These inconsistencies must either be cleared, OR an explanation for the edit failure must be provided by selecting the "Click to enter an explanation" link before filing.

Error ID: **R1145.3151**

Your bank reported "Cash dividends declared on common stock" reported (RI-A 9.) of $ 3,198,000 . However, you did not report any "Common stock" or "Surplus" on the "Balance Sheet" in (RC 24. + 25.). Please review your reported data, and explain or revise as appropriate.

IF DIVIDENDS/COMMON STOCK (RI-A9) > 0, THEN (RC-24 + RC-25) SHOULD BE > 0
Dividends = 3,198,000 while Stock and Related Surplus = 0

Calculation Components	
LESS: Cash dividends declared on common stock RIA.9.	3,198,000
Common stock RC.24.	0
Surplus RC.25.	0

Resolution Text
The bank's stock has no par value.

Error ID: **R3805.2484**

Your bank's annualized yield on "Other loans to individuals" (RC-K 6.d.(2)) appears inconsistent with current market rates. The annualized yield is calculated by multiplying (RI 1.a.(3)(b), current minus previous) of $ 1,097,000 by four and dividing by (RC-K 6.d.(2)) of $ 126,506,000 . Currently, your annualized yield is 3.46861 %, which falls below our tolerance of 3.5%. Please review your reported data, and explain or revise as appropriate.

IF RC-K6D2 > $5M, THEN [(RI-1A3B, CURR - PREV) x 4 / RC-K6D2] SHOULD BE > 3.5%
1,097,000 x 4 / 126,506,000 = 3.46861 %

Calculation Components	
Average: Loans to individuals: Other RCK.6.d.(2)	126,506,000
Total assets RC.12. ▪ Total assets: Total RCRII.43.(col.A)	1,324,604,000
Interest/fee income: Loans to individuals, Other RI.1.a.(3)(b)	4,195,000
Interest/fee income: Loans to individuals, Other RI.1.a.(3)(b) *for September 2014*	3,098,000

Resolution Text
The rate is valid and is due to the Bank's large auto loan portfolio and the current rates and competition in the auto market.

Other

Other edits include checks to make sure that your data meets additional FFIEC requirements (e.g., reporting a negative value only when acceptable). In most cases, these errors must be corrected before filing.

Your data has passed all Other edit checks.

Variances

Variances are checks provided by Jack Henry & Associates to disclose key rounding differences in your Call Report data. Any data falling within the FFIEC's acceptable tolerance levels are not considered true errors and will be accepted by the CDR. However, you might want to revise your data before transmitting.

Your data has no Variances to report.

Line Item Adjustments

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

OMB Number: 7100-0036
OMB Number: 3064-0052
OMB Number: 1557-0081
Approval expires March 31, 2017

Federal Financial Institutions Examination Council

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

1

Report at the close of business December 31, 2014

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

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.

FDIC Certificate Number 01265
(RSSD 9050)

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

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

Cashmere Valley Bank
Legal Title of Bank (RSSD 9017)

Cashmere
City (RSSD 9130)

WA 98815-0605
State Abbreviation (RSSD 9200) Zip Code (RSSD 9220)

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

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

Jenny Cravens
Name (TEXT C490)

CFO/VP
Title (TEXT C491)

jcravens@cashmerevalleybank.com
E-mail Address (TEXT C492)

(509)782-5495
Area Code / Phone Number / Extension (TEXT C493)

(509)782-2525
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Aaron Strong
Name (TEXT C495)

Assistant Controller
Title (TEXT C496)

astrong@cashmerevalleybank.com
E-mail Address (TEXT 4086)

(509)782-5409
Area Code / Phone Number / Extension (TEXT 8902)

(509)782-2525
Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Greg Oakes
Name (TEXT C366)

Presidenrt/CEO
Title (TEXT C367)

greg@cashmerevalleybank.com
E-mail Address (TEXT C368)

(509)782-2092
Area Code / Phone Number / Extension (TEXT C369)

(509)782-2525
Area Code / FAX Number (TEXT C370)

Secondary Contact

Jenny Cravens
Name (TEXT C371)

VP/CFO
Title (TEXT C372)

jcravens@cashmerevalleybank.com
E-mail Address (TEXT C373)

(509)782-5495
Area Code / Phone Number / Extension (TEXT C374)

(509)782-2525
Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Deidra Anderson
Name (TEXT C437)

Compliance Officer/AVP
Title (TEXT C438)

danderson@cashmerevalleybank.com
E-mail Address (TEXT C439)

(509)664-4899
Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

Art Hansen
Name (TEXT C442)

VP/ Financial Services Group Manager
Title (TEXT C443)

ahansen@cashmerevalleybank.com
E-mail Address (TEXT C444)

(509)664-5450
Area Code / Phone Number / Extension (TEXT C445)

Third Contact

Michele Gilmore
Name (TEXT C870)

BSA Specialist
Title (TEXT C871)

mgilmore@cashmerevalleybank.com
E-mail Address (TEXT C872)

(509)664-1089
Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

Kayla Ramirez
Name (TEXT C875)

BSA Support
Title (TEXT C876)

kramirez@cashmerevalleybank.com
E-mail Address (TEXT C877)

Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income for the period January 1, 2014 - December 31, 2014

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

Schedule RI—Income Statement

Dollar Amounts in Thousands		Bil Mil Thou	
1. Interest income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	RIAD4435	6,202	1.a.(1)(a)
(b) All other loans secured by real estate	RIAD4436	14,971	1.a.(1)(b)
(2) Commercial and industrial loans	RIAD4012	4,050	1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RIADB485	394	1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RIADB486	4,195	1.a.(3)(b)
(4) Loans to foreign governments and official institutions	RIAD4056	0	1.a.(4)
(5) All other loans (1)	RIAD4058	2,053	1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	**31,865**	1.a.(6)
b. Income from lease financing receivables	RIAD4065	156	1.b.
c. Interest income on balances due from depository institutions (2)	RIAD4115	90	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	43	1.d.(1)
(2) Mortgage-backed securities	RIADB489	8,423	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	3,761	1.d.(3)
e. Interest income from trading assets	RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	4	1.f.
g. Other interest income	RIAD4518	13	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	RIAD4107	**44,355**	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	21	2.a.(1)
(2) Nontransaction accounts:			
(a) Savings deposits *(includes MMDAs)*	RIAD0093	1,727	2.a.(2)(a)
(b) Time deposits of $100,000 or more	RIADA517	1,748	2.a.(2)(b)
(c) Time deposits of less than $100,000	RIADA518	2,435	2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	29	2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	180	2.c.

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(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				Bil Mil Thou	
d. Interest on subordinated notes and debentures			RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d)			RIAD4073	6,140	2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074	38,215			3.
4. Provision for loan and lease losses	RIAD4230	1,850			4.
5. Noninterest income:					
a. Income from fiduciary activities (1)			RIAD4070	0	5.a.
b. Service charges on deposit accounts			RIAD4080	946	5.b.
c. Trading revenue (2)			RIADA220	0	5.c.
d.					
(1) Fees and commissions from securities brokerage			RIADC886	477	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions			RIADC888	0	5.d.(2)
(3) Fees and commissions from annuity sales			RIADC887	215	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities			RIADC386	0	5.d.(4)
(5) Income from other insurance activities			RIADC387	1,691	5.d.(5)
e. Venture capital revenue			RIADB491	0	5.e.
f. Net servicing fees			RIADB492	931	5.f.
g. Net securitization income			RIADB493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			RIAD5416	533	5.i.
j. Net gains (losses) on sales of other real estate owned			RIAD5415	9	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)			RIADB496	4	5.k.
l. Other noninterest income (*)			RIADB497	4,897	5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079	9,703			5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196	804			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			RIAD4135	14,222	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			RIAD4217	3,929	7.b.
c.					
(1) Goodwill impairment losses			RIADC216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets			RIADC232	17	7.c.(2)
d. Other noninterest expense (*)			RIAD4092	8,516	7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093	26,684			7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.)	RIAD4301	20,188			8.
9. Applicable income taxes (on item 8)	RIAD4302	4,392			9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300	15,796			10.
11. Extraordinary items and other adjustments, net of income taxes (*)	RIAD4320	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	15,796			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	0			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	15,796			14.

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

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

(*) Describe on Schedule RI-E - Explanations

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	0	M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (1)			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431	692	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	1,679	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	3,761	M.4.

		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole #)	RIAD4150	224	M.5.

		Bil Mil Thou	
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))	RIAD4024	58	M.6.

		YYYYMMDD	
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2)	RIAD9106		M.7.

		Bil Mil Thou	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): *Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more for any quarter of the preceding calendar year.*			
a. Interest rate exposures	RIAD8757	N/A	M.8.a.
b. Foreign exchange exposures	RIAD8758	N/A	M.8.b.
c. Equity security and index exposures	RIAD8759	N/A	M.8.c.
d. Commodity and other exposures	RIAD8760	N/A	M.8.d.
e. Credit exposures	RIADF186	N/A	M.8.e.
Memorandum items 8.f and 8.g are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	RIADK090	N/A	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	RIADK094	N/A	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	0	M.9.b.
10. *To be completed by banks with $300 million or more in total assets:* (1) Credit losses on derivatives (see instructions)	RIADA251	0	M.10.

Schedule RI—Continued

Memoranda—Continued

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

		Bil | Mil | Thou	
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228	N/A	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	RIADF551	N/A	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	N/A	M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553	N/A	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	N/A	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses	RIADJ319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	RIADJ321	**0**	M.14.c.

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

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		Bil Mil Thou	
1. Total bank equity capital most recently reported for the **December 31, 2013**, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	125,917	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*)	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	**125,917**	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	**15,796**	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	391	5.
6. Treasury stock transactions, net	RIADB510	0	6.
7. Changes incident to business combinations, net	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock	RIAD4460	3,198	9.
10. Other comprehensive income (1)	RIADB511	3,163	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	**142,069**	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 (1) and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands		(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	RIADC891	80	RIADC892	117	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893	181	RIADC894	13	1.a.(2)
b. Secured by farmland	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	49	RIAD5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RIADC234	34	RIADC217	1	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	0	RIADC218	6	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	0	RIADC896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	296	RIADC898	0	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	RIAD4481	0	RIAD4482	0	2.
3. Not applicable					
4. Commercial and industrial loans	RIAD4638	377	RIAD4608	181	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	RIADB514	124	RIADB515	20	5.a.
b. Automobile loans	RIADK129	339	RIADK133	144	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205	0	RIADK206	0	5.c.
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	0	6.
7. All other loans (2)	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables	RIAD4266	1	RIAD4267	7	8.
9. Total (sum of items 1 through 8)	RIAD4635	**1,481**	RIAD4605	**489**	9.

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

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

Schedule RI-B—Continued

Part I—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities *(not secured by real estate)* included in Schedule RI-B, part I, items 4 and 7, above	RIAD5409	0	RIAD5410	0	M.1.
2. *Memorandum items 2.a thru 2.d are to be completed by banks with $300 million or more in total assets:* (2)					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	0	RIAD4662	0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	RIAD4654	0	RIAD4664	0	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	RIAD4646	0	RIAD4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	RIADF185	0	RIADF187	0	M.2.d.
3. *Memorandum item 3 is to be completed by:* (2) *• banks with $300 million or more in total assets, and* *• banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.* Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	RIAD4655	0	RIAD4665	0	M.3.

Dollar Amounts in Thousands		Bil | Mil | Thou	
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388	N/A	M.4.

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Bil Mil Thou	
1. Balance most recently reported for the **December 31, 2013**, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	11,233	1.
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	**489**	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	1,481	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	1,850	5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	**12,091**	7.

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0	M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	N/A	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	N/A	M.3.
Memorandum item 4 is to be completed by all banks.			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	RIADC781	0	M.4.

(*) Describe on Schedule RI-E - Explanations

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

Schedule RI-C is to be completed by institutions w ith $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) Allow ance 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) Allow ance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allow ance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
1. Real estate loans:							
a. Construction loans	RCONM708 4,144	RCONM709 1,033	RCONM710 69,464	RCONM711 3,017	RCONM712 0	RCONM713 0	1.a.
b. Commercial real estate loans	RCONM714 2,082	RCONM715 11	RCONM716 278,996	RCONM717 2,345	RCONM719 0	RCONM720 0	1.b.
c. Residential real estate loans	RCONM721 1,365	RCONM722 158	RCONM723 134,408	RCONM724 1,234	RCONM725 0	RCONM726 0	1.c.
2. Commercial loans (2)	RCONM727 114	RCONM728 33	RCONM729 122,818	RCONM730 1,260	RCONM731 0	RCONM732 0	2.
3. Credit cards	RCONM733 0	RCONM734 0	RCONM735 5,745	RCONM736 78	RCONM737 0	RCONM738 0	3.
4. Other consumer loans	RCONM739 226	RCONM740 2	RCONM741 134,448	RCONM742 1,889	RCONM743 0	RCONM744 0	4.
5. Unallocated, if any				RCONM745 1,031			5.
6. Total (for each column, sum of items 1.a through 5) (3)	RCONM746 **7,931**	RCONM747 **1,237**	RCONM748 **745,879**	RCONM749 **10,854**	RCONM750 **0**	RCONM751 **0**	6.

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

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

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

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands				Bil | Mil | Thou	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l:					
a. Income and fees from the printing and sale of checks			RIADC013	215	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance			RIADC014	493	1.b.
c. Income and fees from automated teller machines (ATMs)			RIADC016	0	1.c.
d. Rent and other income from other real estate owned			RIAD4042	0	1.d.
e. Safe deposit box rent			RIADC015	121	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option			RIADF229	0	1.f.
g. Bank card and credit card interchange fees			RIADF555	2,319	1.g.
h. Gains on bargain purchases			RIADJ447	0	1.h.
i. TEXT4461			RIAD4461	0	1.i.
j. TEXT4462			RIAD4462	0	1.j.
k. TEXT4463			RIAD4463	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			RIADC017	340	2.a.
b. Advertising and marketing expenses			RIAD0497	203	2.b.
c. Directors' fees			RIAD4136	186	2.c.
d. Printing, stationery, and supplies			RIADC018	306	2.d.
e. Postage			RIAD8403	353	2.e.
f. Legal fees and expenses			RIAD4141	220	2.f.
g. FDIC deposit insurance assessments			RIAD4146	660	2.g.
h. Accounting and auditing expenses			RIADF556	884	2.h.
i. Consulting and advisory expenses			RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses			RIADF558	731	2.j.
k. Telecommunications expenses			RIADF559	278	2.k.
l. TEXT4464			RIAD4464	0	2.l.
m. TEXT4467			RIAD4467	0	2.m.
n. TEXT4468			RIAD4468	0	2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
a.(1) TEXT4469			RIAD4469	0	3.a.(1)
(2) Applicable income tax effect	RIAD4486	0			3.a.(2)
b.(1) TEXT4487			RIAD4487	0	3.b.(1)
(2) Applicable income tax effect	RIAD4488	0			3.b.(2)
c.(1) TEXT4489			RIAD4489	0	3.c.(1)
(2) Applicable income tax effect	RIAD4491	0			3.c.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands			Bil | Mil | Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	TEXTB526	RIADB526	0	4.a.
b.	TEXTB527	RIADB527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT4498	RIAD4498	0	5.a.
b.	TEXT4499	RIAD4499	0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):				
a.	TEXT4521	RIAD4521	0	6.a.
b.	TEXT4522	RIAD4522	0	6.b.

		Yes/No	
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			
a. Comments?	RIAD4769	NO	7.a.
b. Other explanations (750 character limit):			

(TEXT 4769)

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

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				Bil | Mil | Thou	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			RCON0081	20,170	1.a.
b. Interest-bearing balances (2)			RCON0071	27,775	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			RCON1754	**1,088**	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			RCON1773	**477,920**	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			RCONB987	6,261	3.a.
b. Securities purchased under agreements to resell (3)			RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			RCON5369	103	4.a.
b. Loans and leases, net of unearned income	RCONB528	753,810			4.b.
c. LESS: Allowance for loan and lease losses	RCON3123	12,091			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			RCONB529	**741,719**	4.d.
5. Trading assets (from Schedule RC-D)			RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases)			RCON2145	11,434	6.
7. Other real estate owned (from Schedule RC-M)			RCON2150	**1,666**	7.
8. Investments in unconsolidated subsidiaries and associated companies			RCON2130	0	8.
9. Direct and indirect investments in real estate ventures			RCON3656	0	9.
10. Intangible assets:					
a. Goodwill			RCON3163	6,820	10.a.
b. Other intangible assets (from Schedule RC-M)			RCON0426	**1,832**	10.b.
11. Other assets (from Schedule RC-F)			RCON2160	**27,816**	11.
12. Total assets (sum of items 1 through 11)			RCON2170	**1,324,604**	12.

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(1) Includes cash items in process of collection and unposted debits.
(2) Includes time certificates of deposit not held for trading.
(3) Includes all securities resale agreements, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands				Bil Mil Thou	
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			RCON2200	1,159,306	13.a.
(1) Noninterest-bearing (1)	RCON6631	158,802			13.a.(1)
(2) Interest-bearing	RCON6636	1,000,504			13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (2)			RCONB993	0	14.a.
b. Securities sold under agreements to repurchase (3)			RCONB995	12,766	14.b.
15. Trading liabilities (from Schedule RC-D)			RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCON3190	2,921	16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures (4)			RCON3200	0	19.
20. Other liabilities (from Schedule RC-G)			RCON2930	7,542	20.
21. Total liabilities (sum of items 13 through 20)			RCON2948	1,182,535	21.
22. Not applicable					22.
Equity Capital					
Bank Equity Capital					
23. Perpetual preferred stock and related surplus			RCON3838	0	23.
24. Common stock			RCON3230	0	24.
25. Surplus (exclude all surplus related to preferred stock)			RCON3839	0	25.
26.					
a. Retained earnings			RCON3632	136,131	26.a.
b. Accumulated other comprehensive income (5)			RCONB530	5,938	26.b.
c. Other equity capital components (6)			RCONA130	0	26.c.
27.					
a. Total bank equity capital (sum of items 23 through 26.c)			RCON3210	142,069	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries			RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b)			RCONG105	142,069	28.
29. Total liabilities and equity capital (sum of items 21 and 28)			RCON3300	1,324,604	29.

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

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

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

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

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

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

Schedule RC—Continued

Memoranda

To be reported with the March Report of Condition.

			Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during **2013**	RCON6724	N/A		M.1.

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)

3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

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

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

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

Dollar Amounts in Thousands		Bil Mil Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:			
a. Cash items in process of collection and unposted debits	RCON0020	9,719	1.a.
b. Currency and coin	RCON0080	10,152	1.b.
2. Balances due from depository institutions in the U.S:			
a. U.S. branches and agencies of foreign banks	RCON0083	0	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	4,338	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			
a. Foreign branches of other U.S. banks	RCON0073	0	3.a.
b. Other banks in foreign countries and foreign central banks	RCON0074	0	3.b.
4. Balances due from Federal Reserve Banks	RCON0090	23,736	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	RCON0010	**47,945**	5.

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

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities	RCON0211 0	RCON0213 0	RCON1286 0	RCON1287 0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies (1)	RCON1289 0	RCON1290 0	RCON1291 8,564	RCON1293 8,668	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	RCON1294 0	RCON1295 0	RCON1297 0	RCON1298 0	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCON8496 47	RCON8497 47	RCON8498 132,827	RCON8499 140,216	3.
4. Mortgage-backed securities (MBS): a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA	RCONG300 0	RCONG301 0	RCONG302 21,933	RCONG303 21,635	4.a.(1)
(2) Issued by FNMA and FHLMC	RCONG304 0	RCONG305 0	RCONG306 63,372	RCONG307 63,738	4.a.(2)
(3) Other pass-through securities	RCONG308 0	RCONG309 0	RCONG310 0	RCONG311 0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	RCONG312 0	RCONG313 0	RCONG314 222,195	RCONG315 224,764	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	RCONG316 0	RCONG317 0	RCONG318 461	RCONG319 536	4.b.(2)
(3) All other residential MBS	RCONG320 0	RCONG321 0	RCONG322 0	RCONG323 0	4.b.(3)
c. Commercial MBS: (1) Commercial mortgage pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONK142 1,041	RCONK143 1,045	RCONK144 0	RCONK145 0	4.c.(1)(a)
(b) Other pass-through securities	RCONK146 0	RCONK147 0	RCONK148 0	RCONK149 0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	RCONK150 0	RCONK151 0	RCONK152 18,556	RCONK153 18,342	4.c.(2)(a)
(b) All other commercial MBS	RCONK154 0	RCONK155 0	RCONK156 0	RCONK157 0	4.c.(2)(b)

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

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCONC026 **0**	RCONC988 **0**	RCONC989 **0**	RCONC027 **0**	5.a.
b. Structured financial products:					
(1) Cash	RCONG336 0	RCONG337 0	RCONG338 0	RCONG339 0	5.b.(1)
(2) Synthetic	RCONG340 0	RCONG341 0	RCONG342 0	RCONG343 0	5.b.(2)
(3) Hybrid	RCONG344 0	RCONG345 0	RCONG346 0	RCONG347 0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities	RCON1737 0	RCON1738 0	RCON1739 0	RCON1741 0	6.a.
b. Other foreign debt securities	RCON1742 0	RCON1743 0	RCON1744 0	RCON1746 0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)			RCONA510 21	RCONA511 21	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.)	RCON1754 **1,088**	RCON1771 **1,092**	RCON1772 **467,929**	RCON1773 **477,920**	8.

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(1) 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		Bil Mil Thou	
1. Pledged securities (1)	RCON0416	177,166	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2)			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (4)			
(1) Three months or less	RCONA549	8,668	M.2.a.(1)
(2) Over three months through 12 months	RCONA550	407	M.2.a.(2)
(3) Over one year through three years	RCONA551	3,969	M.2.a.(3)
(4) Over three years through five years	RCONA552	8,399	M.2.a.(4)
(5) Over five years through 15 years	RCONA553	124,282	M.2.a.(5)
(6) Over 15 years	RCONA554	4,248	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (5)			
(1) Three months or less	RCONA555	160	M.2.b.(1)
(2) Over three months through 12 months	RCONA556	814	M.2.b.(2)
(3) Over one year through three years	RCONA557	26	M.2.b.(3)
(4) Over three years through five years	RCONA558	0	M.2.b.(4)
(5) Over five years through 15 years	RCONA559	45,183	M.2.b.(5)
(6) Over 15 years	RCONA560	39,189	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less	RCONA561	138,668	M.2.c.(1)
(2) Over three years	RCONA562	104,974	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCONA248	407	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	RCON8782	0	M.4.a.
b. Fair value	RCON8783	0	M.4.b.

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

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			RCONF158	8,049	1.a.(1)
(2) Other construction loans, all land development, other land loans			RCONF159	65,559	1.a.(2)
b. Secured by farmland (incl. farm residential & other improvements)			RCON1420	6,968	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCON1797	24,118	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	105,995	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	5,660	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	47,979	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	70,607	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	155,524	1.e.(2)
2. Loans to depository institutions and acceptances of other banks			RCON1288	0	2.
a. To commercial banks in the U.S.:					
(1) To U.S. branches and agencies of foreign banks	RCONB532	0			2.a.(1)
(2) To other commercial banks in the U.S.	RCONB533	0			2.a.(2)
b. To other depository institutions in the U.S.	RCONB534	0			2.b.
c. To banks in foreign countries:					
(1) To foreign branches of other U.S. banks	RCONB536	0			2.c.(1)
(2) To other banks in foreign countries	RCONB537	0			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers			RCON1590	1,292	3.
4. Commercial and industrial loans			RCON1766	55,629	4.
a. To U.S. addressees (domicile)	RCON1763	55,629			4.a.
b. To non-U.S. addressees (domicile)	RCON1764	0			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			RCONB538	5,745	6.a.
b. Other revolving credit plans			RCONB539	3,638	6.b.
c. Automobile loans			RCONK137	131,036	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)			RCONK207	0	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			RCON2107	65,159	8.
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			RCONJ454	0	9.a.
b. Other loans			RCONJ464	303	9.b.
(1) Loans for purchasing or carrying securities (secured/unsecured)	RCON1545	0			9.b.(1)
(2) All other loans (exclude consumer loans)	RCONJ451	303			9.b.(2)

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets (1)		(Column B) To Be Completed by All Banks		
10. Lease financing receivables (net of unearned income)			RCON2165	652	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	0			10.a.
b. All other leases	RCONF163	652			10.b.
11. LESS:Any unearned income on loans reflected in items 1-9 above			RCON2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			RCON2122	**753,913**	12.

Memoranda

Dollar Amounts in Thousands				Bil | Mil | Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			RCONK158	476	M.1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONK159	1,053	M.1.a.(2)
b. Loans secured by 1-4 family residential properties			RCONF576	1,865	M.1.b.
c. Secured by multifamily (5 or more) residential properties			RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONK161	1,989	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONK162	93	M.1.d.(2)
e. Commercial and industrial loans			RCONK256	22	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 million or more in total assets (1) *(sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.):*					
(1) To U.S. addressees (domicile)	RCONK163	22			M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCONK164	0			M.1.e.(2)
f. All other loans (*include* loans to individuals for household, family, and other personal expenditures)			RCONK165	226	M.1.f.
Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):					
(1) Loans secured by farmland			RCONK166	0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks			RCONK167	0	M.1.f.(2)
(3) Not applicable					
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards			RCONK098	0	M.1.f.(4)(a)
(b) Automobile loans			RCONK203	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)			RCONK204	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions			RCONK212	0	M.1.f.(5)
(6) Other loans (2)			RCONK267	0	M.1.f.(6)

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

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

Schedule RC-C—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
Memoranda item 1.f.(6)(a) is to be completed by: (6) *• Banks with $300 million or more in total assets* *• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans*			
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above	RCONK168	0	M.1.f.(6)(a)
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (3) (4)			
(1) Three months or less	RCONA564	3,795	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	4,396	M.2.a.(2)
(3) Over one year through three years	RCONA566	36,641	M.2.a.(3)
(4) Over three years through five years	RCONA567	49,043	M.2.a.(4)
(5) Over five years through 15 years	RCONA568	7,415	M.2.a.(5)
(6) Over 15 years	RCONA569	4,619	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. B) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (3) (5)			
(1) Three months or less	RCONA570	33,253	M.2.b.(1)
(2) Over three months through 12 months	RCONA571	40,000	M.2.b.(2)
(3) Over one year through three years	RCONA572	143,280	M.2.b.(3)
(4) Over three years through five years	RCONA573	178,108	M.2.b.(4)
(5) Over five years through 15 years	RCONA574	251,924	M.2.b.(5)
(6) Over 15 years	RCONA575	805	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCONA247	61,838	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities *(not secured by real estate)* included in Schedule RC-C, part I, items 4 and 9, column B (7)	RCON2746	1,429	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	74,163	M.4.

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

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

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

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
5. *To be completed by banks with $300 million or more in total assets:* (8) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	RCONB837	0	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for UBPR purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	N/A	M.6.
Memorandum item 7 is to be completed by all banks.			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance	RCONC779	0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCONC780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCONF230	0	M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of ***December 31, 2013****, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).*			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	N/A	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	RCONF232	N/A	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577	0	M.9.
Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.			
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF578	N/A	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF579	N/A	M.10.a.(2)
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF580	N/A	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	RCONF581	N/A	M.10.a.(3)(b)(1)
(2) Secured by junior liens	RCONF582	N/A	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF583	N/A	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF584	N/A	M.10.a.(5)
b. Commercial and industrial loans	RCONF585	N/A	M.10.b.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit Cards	RCONF586	N/A	M.10.c.(1)
(2) Other revolving credit plans	RCONF587	N/A	M.10.c.(2)
(3) Automobile loans	RCONK196	N/A	M.10.c.(3)
(4) Other consumer loans	RCONK208	N/A	M.10.c.(4)
d. Other loans	RCONF589	N/A	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF590	N/A	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF591	N/A	M.11.a.(2)
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592	N/A	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	RCONF593	N/A	M.11.a.(3)(b)(1)
(2) Secured by junior liens	RCONF594	N/A	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF595	N/A	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF596	N/A	M.11.a.(5)
b. Commercial and industrial loans	RCONF597	N/A	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCONF598	N/A	M.11.c.(1)
(2) Other revolving credit plans	RCONF599	N/A	M.11.c.(2)
(3) Automobile loans	RCONK195	N/A	M.11.c.(3)
(4) Other consumer loans	RCONK209	N/A	M.11.c.(4)
d. Other loans	RCONF601	N/A	M.11.d.

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flow s not expected to be collected		
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that w ere acquired in business combinations w ith acquisition dates in the current calendar year:							
a. Loans secured by real estate	RCONG091	0	RCONG092	0	RCONG093	0	M.12.a.
b. Commercial and industrial loans	RCONG094	0	RCONG095	0	RCONG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	RCONG097	0	RCONG098	0	RCONG099	0	M.12.c.
d. All other loans and all leases	RCONG100	0	RCONG101	0	RCONG102	0	M.12.d.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
*Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of **December 31, 2013**.*			
13. Construction, land development, and other land loans with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376	N/A	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIADG377	N/A	M.13.b.
Memorandum item 14 is to be completed by all banks.			
14. Pledged loans and leases	RCONG378	221,018	M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	0	M.15.a.(1)
(2) Proprietary reverse mortgages	RCONJ467	0	M.15.a.(2)

		Number	
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468	0	M.15.b.(1)
(2) Proprietary reverse mortgages	RCONJ469	0	M.15.b.(2)

Dollar Amounts in Thousands		Bil | Mil | Thou	
c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ470	0	M.15.c.(1)
(2) Proprietary reverse mortgages	RCONJ471	0	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 other loans, the "original amount" is the total amount of the loan origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

		Yes/No	
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), *and* all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have *original amounts* of $100,000 or less (If your bank has no loans outstanding in *both* of these two loan categories, answer this question "NO.")	RCON6999	NO	1.

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

		Number	
2. Report the total *number* of loans *currently outstanding* for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed $100,000.)	RCON5562	N/A	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4. (1) (Note: Item 4 (1), divided by the number of loans should NOT exceed $100,000.)	RCON5563	N/A	2.b.

Dollar Amounts in Thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
3. Number and amount *currently outstanding* of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With *original amounts* of $100,000 or less	RCON5564	19	RCON5565	1,076	3.a.
b. With *original amounts* of more than $100,000 through $250,000	RCON5566	73	RCON5567	11,201	3.b.
c. With *original amounts* of more than $250,000 through $1,000,000	RCON5568	141	RCON5569	61,559	3.c.
4. Number and amount *currently outstanding* of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):					
a. With *original amounts* of $100,000 or less	RCON5570	882	RCON5571	22,044	4.a.
b. With *original amounts* of more than $100,000 through $250,000	RCON5572	155	RCON5573	13,613	4.b.
c. With *original amounts* of more than $250,000 through $1,000,000	RCON5574	65	RCON5575	14,109	4.c.

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(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

		Yes/No	
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, *and* all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have *original amounts* of $100,000 or less (If your bank has no loans outstanding in *both* of these two loan categories, answer this question "NO.")	RCON6860	NO	5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

		Number	
6. Report the total *number* of loans *currently outstanding* for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed $100,000.)	RCON5576	N/A	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.)	RCON5577	N/A	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount *currently outstanding* of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):					
a. With *original amounts* of $100,000 or less	RCON5578	12	RCON5579	558	7.a.
b. With *original amounts* of more than $100,000 through $250,000	RCON5580	10	RCON5581	1,252	7.b.
c. With *original amounts* of more than $250,000 through $500,000	RCON5582	3	RCON5583	889	7.c.
8. Number and amount *currently outstanding* of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):					
a. With *original amounts* of $100,000 or less	RCON5584	8	RCON5585	68	8.a.
b. With *original amounts* of more than $100,000 through $250,000	RCON5586	3	RCON5587	242	8.b.
c. With *original amounts* of more than $250,000 through $500,000	RCON5588	3	RCON5589	291	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		Bil | Mil | Thou	
Assets			
1. U.S. Treasury securities	RCON3531	N/A	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON3532	N/A	2.
3. Securities issued by states and political subdivisions in the U.S.	RCON3533	N/A	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, GNMA	RCONG379	N/A	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) (1)	RCONG380	N/A	4.b.
c. All other residential MBS	RCONG381	N/A	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONK197	N/A	4.d.
e. All other commercial MBS	RCONK198	N/A	4.e.
5. Other debt securities			
a. Structured financial products:			
(1) Cash	RCONG383	N/A	5.a.(1)
(2) Synthetic	RCONG384	N/A	5.a.(2)
(3) Hybrid	RCONG385	N/A	5.a.(3)
b. All other debt securities	RCONG386	N/A	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF604	N/A	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF605	N/A	6.a.(2)
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end secured by 1-4 family residential properties and extended under LOC	RCONF606	N/A	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	RCONF607	N/A	6.a.(3)(b)(1)
(2) Secured by junior liens	RCONF611	N/A	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF612	N/A	6.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF613	N/A	6.a.(5)
b. Commercial and industrial loans	RCONF614	N/A	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCONF615	N/A	6.c.(1)
(2) Other revolving credit plans	RCONF616	N/A	6.c.(2)
(3) Automobile loans	RCONK199	N/A	6.c.(3)
(4) Other consumer loans	RCONK210	N/A	6.c.(4)
d. Other loans	RCONF618	N/A	6.d.
7. - 8. Not applicable			
9. Other trading assets	RCON3541	N/A	9.
10. Not applicable			
11. Derivatives with a positive fair value (from Schedule RC-Q, item 5.a., column A)	RCON3543	**N/A**	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON3545	**N/A**	12.
Liabilities			
13.			
a. Liability for short positions	RCON3546	N/A	13.a.
b. Other trading liabilities	RCONF624	N/A	13.b.
14. Derivatives with a negative fair value (from Schedule RC-Q, item 10.a., column A)	RCON3547	**N/A**	14.
15. Total trading liabilities (sum of items 13.a. through 14) (must equal Schedule RC, item 15)	RCON3548	**N/A**	15.

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(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		Bil Mil Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, item 6.a.(1) through 6.d):			
a. Loans secured by real estate:			
(1) Construction, land development, and other land loans	RCONF625	N/A	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF626	N/A	M.1.a.(2)
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF627	N/A	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	RCONF628	N/A	M.1.a.(3)(b)(1)
(2) Secured by junior liens	RCONF629	N/A	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONF630	N/A	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF631	N/A	M.1.a.(5)
b. Commercial and industrial loans	RCONF632	N/A	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCONF633	N/A	M.1.c.(1)
(2) Other revolving credit plans	RCONF634	N/A	M.1.c.(2)
(3) Automobile loans	RCONK200	N/A	M.1.c.(3)
(4) Other consumer loans	RCONK211	N/A	M.1.c.(4)
d. Other loans	RCONF636	N/A	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value	RCONF639	N/A	M.2.a.
b. Unpaid principal balance	RCONF640	N/A	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			
a. Trust preferred securities issued by financial institutions	RCONG299	N/A	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	RCONG332	N/A	M.3.b.
c. Corporate and similar loans	RCONG333	N/A	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG334	N/A	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCONG335	N/A	M.3.e.
f. Diversified (mixed) pools of structured financial products	RCONG651	N/A	M.3.f.
g. Other collateral or reference assets	RCONG652	N/A	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	RCONG387	N/A	M.4.a.
b. Pledged loans	RCONG388	N/A	M.4.b.
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters.			
5. Asset-backed securities:			
a. Credit card receivables	RCONF643	N/A	M.5.a.
b. Home equity lines	RCONF644	N/A	M.5.b.
c. Automobile loans	RCONF645	N/A	M.5.c.
d. Other consumer loans	RCONF646	N/A	M.5.d.
e. Commercial and industrial loans	RCONF647	N/A	M.5.e.
f. Other	RCONF648	N/A	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	N/A	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values	RCONF652	N/A	M.7.a.
b. Other	RCONF653	N/A	M.7.b.
8. Loans pending securitization	RCONF654	N/A	M.8.

Schedule RC-D—Continued

Memoranda—Continued

			Dollar Amounts in Thousands	Bil | Mil | Thou	
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $25,000 and exceed 25% of the item): (1)					
a.	TEXTF655		RCONF655	N/A	M.9.a.
b.	TEXTF656		RCONF656	N/A	M.9.b.
c.	TEXTF657		RCONF657	N/A	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $25,000 and exceed 25% of the item):					
a.	TEXTF658		RCONF658	N/A	M.10.a.
b.	TEXTF659		RCONF659	N/A	M.10.b.
c.	TEXTF660		RCONF660	N/A	M.10.c.

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(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
Deposits of:							
1. Individuals, partnerships, and corporations	RCONB549	60,208			RCONB550	1,060,155	1.
2. U.S. Government	RCON2202	7,045			RCON2520	0	2.
3. States and political subdivisions in the U.S.	RCON2203	17,017			RCON2530	14,603	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551	121			RCONB552	157	4.
5. Banks in foreign countries	RCON2213	0			RCON2236	0	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	0			RCON2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	**84,391**	RCON2210	47,764	RCON2385	**1,074,915**	7.

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	51,428	M.1.a.
b. Total brokered deposits	RCON2365	0	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)			
(1) Brokered deposits of less than $100,000	RCON2343	0	M.1.c.(1)
(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	RCONJ472	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)	RCONA243	0	M.1.d.(1)
(2) Brokered deposits of $100,000 through $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	RCONK219	0	M.1.d.(2)
(3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONK220	0	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) *(to be completed for the December report only)*	RCON5590	31,620	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	0	M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	RCON6810	196,999	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	606,632	M.2.a.(2)
b. Total time deposits of less than $100,000	RCON6648	140,615	M.2.b.
c. Total time deposits of $100,000 through $250,000	RCONJ473	94,887	M.2.c.
d. Total time deposits of more than $250,000	RCONJ474	35,782	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	21,232	M.2.e.

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

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

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
3. Maturity and repricing data for time deposits of less than $100,000:			
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of: (1) (2)			
(1) Three months or less	RCONA579	29,066	M.3.a.(1)
(2) Over three months through 12 months	RCONA580	42,725	M.3.a.(2)
(3) Over one year through three years	RCONA581	43,953	M.3.a.(3)
(4) Over three years	RCONA582	24,871	M.3.a.(4)
b. Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	RCONA241	70,137	M.3.b.
4. Maturity and repricing data for time deposits of $100,000 or more:			
a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of: (1) (4)			
(1) Three months or less	RCONA584	21,789	M.4.a.(1)
(2) Over three months through 12 months	RCONA585	37,848	M.4.a.(2)
(3) Over one year through three years	RCONA586	38,566	M.4.a.(3)
(4) Over three years	RCONA587	32,466	M.4.a.(4)
b. Time deposits of $100,000 through $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	RCONK221	43,886	M.4.b.
c. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	RCONK222	12,274	M.4.c.

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

Dollar Amounts in Thousands		Bil | Mil | Thou	
Memorandum items 6 and 7 are to be completed by institutions with $1 billion or more in total assets (5) that answered "Yes" to Memorandum item 5 above.			
6. **Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):**			
a. **Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use**	RCONP753	11,706	M.6.a.
b. **Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use**	RCONP754	14,241	M.6.b.
c. **Total deposits in all other transaction accounts of individuals, partnerships, and corporations**	RCONP755	34,261	M.6.c.

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

Schedule RC-E—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
7. **Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):**			
a. **Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):**			
(1) **Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use**	RCONP756	133,665	M.7.a.(1)
(2) **Deposits in all other MMDAs of individuals, partnerships, and corporations**	RCONP757	63,327	M.7.a.(2)
b. **Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):**			
(1) **Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use**	RCONP758	450,402	M.7.b.(1)
(2) **Deposits in all other savings deposit accounts of individuals, partnerships, and corporations**	RCONP759	141,973	M.7.b.(2)

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				Bil | Mil | Thou	
1. Accrued interest receivable [1]			RCONB556	4,474	1.
2. Net deferred tax assets [2]			RCON2148	0	2.
3. Interest-only strips receivable (not in the form of a security) on: [3]					
a. Mortgage loans			RCONA519	0	3.a.
b. Other financial assets			RCONA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values [4]			RCON1752	3,095	4.
5. Life insurance assets:					
a. General account life insurance assets			RCONK201	13,166	5.a.
b. Separate account life insurance assets			RCONK202	0	5.b.
c. Hybrid account life insurance assets			RCONK270	0	5.c.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)			RCON2168	7,081	6.
a. Prepaid expenses	RCON2166	1,152			6.a.
b. Repossessed personal property (including vehicles)	RCON1578	0			6.b.
c. Derivatives w ith a positive fair value held for purposes other than trading	RCONC010	0			6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCONC436	0			6.d.
e. FDIC loss-sharing indemnification assets	RCONJ448	0			6.e.
f. Not applicable.					
g. TEXT3549 Homestead Equity Tax Credits	RCON3549	5,194			6.g.
h. TEXT3550	RCON3550	0			6.h.
i. TEXT3551	RCON3551	0			6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			RCON2160	**27,816**	7.

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(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				Bil Mil Thou	
1.					
a. Interest accrued and unpaid on deposits (1)			RCON3645	515	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCON3646	1,929	1.b.
2. Net deferred tax liabilities (2)			RCON3049	1,318	2.
3. Allowance for credit losses on off-balance sheet credit exposures			RCONB557	315	3.
4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item)			RCON2938	3,465	4.
a. Accounts payable	RCON3066	39			4.a.
b. Deferred compensation liabilities	RCONC011	1,986			4.b.
c. Dividends declared but not yet payable	RCON2932	0			4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	899			4.d.
e. TEXT3552 Payable Homestead Equity	RCON3552	355			4.e.
f. TEXT3553	RCON3553	0			4.f.
g. TEXT3554	RCON3554	0			4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			RCON2930	**7,542**	5.

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(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		Bil Mil Thou	
Assets			
1. Interest-bearing balances due from depository institutions	RCON3381	2,396	1.
2. U.S. Treasury securities and U.S. Government agency obligations *(excluding mortgage-backed securities)* (2)	RCONB558	9,739	2.
3. Mortgage-backed securities (2)	RCONB559	313,219	3.
4. All other securities *(includes securities issued by states & political subdivisions in U.S.)* (2) (3)	RCONB560	129,699	4.
5. Federal funds sold and securities purchased under agreements to resell	RCON3365	7,802	5.
6. Loans:			
a. Total loans	RCON3360	743,372	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	RCON3465	133,002	6.b.(1)
(2) All other loans secured by real estate	RCON3466	344,975	6.b.(2)
c. Commercial and industrial loans	RCON3387	55,418	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	RCONB561	6,259	6.d.(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	126,506	6.d.(2)
7. *To be completed by banks with $100 million or more in total assets:* Trading assets (4)	RCON3401	0	7.
8. Lease financing receivables (net of unearned income)	RCON3484	774	8.
9. Total assets (5)	RCON3368	1,306,339	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	20,429	10.
11. Nontransaction accounts:			
a. Savings deposits *(includes MMDAs)*	RCONB563	817,545	11.a.
b. Time deposits of $100,000 or more	RCONA514	113,945	11.b.
c. Time deposits of less than $100,000	RCONA529	139,416	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	RCON3353	11,468	12.
13. *To be completed by banks with $100 million or more in total assets:* (4) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	2,942	13.

Memorandum

Dollar Amounts in Thousands		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	RCON3386	869	M.1.

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

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

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

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

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

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

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

Dollar Amounts in Thousands		Bil Mil Thou	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCON3814	38,719	1.a.
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.			
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ477	0	1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ478	0	1.a.(2)
b. Credit card lines	RCON3815	**38,251**	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) (1)			
(1) Unused consumer credit card lines	RCONJ455	33,376	1.b.(1)
(2) Other unused credit card lines	RCONJ456	4,875	1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:			
(1) Secured by real estate:			
(a) 1-4 family residential construction loan commitments	RCONF164	6,202	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCONF165	11,867	1.c.(1)(b)
(2) NOT secured by real estate	RCON6550	1,712	1.c.(2)
d. Securities underwriting	RCON3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	RCONJ457	17,363	1.e.(1)
(2) Loans to financial institutions	RCONJ458	0	1.e.(2)
(3) All other unused commitments	RCONJ459	31,569	1.e.(3)
2. Financial standby letters of credit	RCON3819	0	2.
Item 2.a is to be completed by banks with $1 billion or more in total assets. (1)			
a. Amount of financial standby letters of credit conveyed to others	RCON3820	0	2.a.
3. Performance standby letters of credit	RCON3821	842	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets. (1)			
a. Amount of performance standby letters of credit conveyed to others	RCON3822	0	3.a.
4. Commercial and similar letters of credit	RCON3411	0	4.
5. Not applicable			
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON3433	0	6.

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

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

Schedule RC-L—Continued

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

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

Dollar Amounts in Thousands				Bil Mil Thou	
8. Spot foreign exchange contracts			RCON8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			RCON3430	0	9.
a. Securities borrowed			RCON3432	0	9.a.
b. Commitments to purchase when-issued securities			RCON3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf			RCONC978	0	9.c.
d.	TEXT3555		RCON3555	0	9.d.
e.	TEXT3556		RCON3556	0	9.e.
f.	TEXT3557		RCON3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			RCON5591	0	10.
a. Commitments to sell when-issued securities			RCON3435	0	10.a.
b.	TEXT5592		RCON5592	0	10.b.
c.	TEXT5593		RCON5593	0	10.c.
d.	TEXT5594		RCON5594	0	10.d.
e.	TEXT5595		RCON5595	0	10.e.
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank			RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk			RCONC224	61,457	11.b.

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCON8693	RCON8694	RCON8695	RCON8696	
	0	0	0	0	12.a.
b. Forward contracts	RCON8697	RCON8698	RCON8699	RCON8700	
	8,020	0	0	0	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCON8701	RCON8702	RCON8703	RCON8704	
	0	0	0	0	12.c.(1)
(2) Purchased options	RCON8705	RCON8706	RCON8707	RCON8708	
	7,917	0	0	0	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	RCON8709	RCON8710	RCON8711	RCON8712	
	0	0	0	0	12.d.(1)
(2) Purchased options	RCON8713	RCON8714	RCON8715	RCON8716	
	0	0	0	0	12.d.(2)
e. Swaps	RCON3450	RCON3826	RCON8719	RCON8720	
	7,672	0	0	0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCONA126	RCONA127	RCON8723	RCON8724	
	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	RCON8726	RCON8727	RCON8728	
	23,608	0	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589				
	7,672				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCON8733	RCON8734	RCON8735	RCON8736	
	0	0	0	0	15.a.(1)
(2) Gross negative fair value	RCON8737	RCON8738	RCON8739	RCON8740	
	0	0	0	0	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCON8741	RCON8742	RCON8743	RCON8744	
	79	0	0	0	15.b.(1)
(2) Gross negative fair value	RCON8745	RCON8746	RCON8747	RCON8748	
	899	0	0	0	15.b.(2)

Schedule RC-L—Continued

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

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

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands				Bil Mil Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			RCON6164	24,598	1.a.
	Number				
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON6165	5			1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets			RCON3164	1,816	2.a.
(1) Estimated fair value of mortgage servicing assets	RCONA590	3,597			2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets			RCONB026	0	2.b.
c. All other identifiable intangible assets			RCON5507	16	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			RCON0426	**1,832**	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land			RCON5508	643	3.a.
b. Farmland			RCON5509	0	3.b.
c. 1-4 family residential properties			RCON5510	0	3.c.
d. Multifamily (5 or more) residential properties			RCON5511	0	3.d.
e. Nonfarm nonresidential properties			RCON5512	1,023	3.e.
f. Foreclosed properties from "GNMA loans"			RCONC979	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			RCON2150	**1,666**	3.g.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less			RCONF055	0	5.a.(1)(a)
(b) Over one year through three years			RCONF056	0	5.a.(1)(b)
(c) Over three years through five years			RCONF057	0	5.a.(1)(c)
(d) Over five years			RCONF058	2,921	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)			RCON2651	0	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)			RCONF059	0	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (3)					
(a) One year or less			RCONF060	0	5.b.(1)(a)
(b) Over one year through three years			RCONF061	0	5.b.(1)(b)
(c) Over three years through five years			RCONF062	0	5.b.(1)(c)
(d) Over five years			RCONF063	0	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)			RCONB571	0	5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)			RCON3190	**2,921**	5.c.

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(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

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

Dollar Amounts in Thousands		Bil | Mil | Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCONB570	0	7.
8. **Internet Website addresses and physical office trade names:**			
a. **Uniform Resource Locator (URL) of the reporting institution's primary Internet Website (home page), if any (Example: www.examplebank.com):**			
. http://	TEXT4087	www.cashmerevalleybank.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) http://	TE01N528		8.b.(1)
(2) http://	TE02N528		8.b.(2)
(3) http://	TE03N528		8.b.(3)
(4) http://	TE04N528		8.b.(4)
(5) http://	TE05N528		8.b.(5)
(6) http://	TE06N528		8.b.(6)
(7) http://	TE07N528		8.b.(7)
(8) http://	TE08N528		8.b.(8)
(9) http://	TE09N528		8.b.(9)
(10) http://	TE10N528		8.b.(10)
c. **Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:**			
(1)	TE01N529		8.c.(1)
(2)	TE02N529		8.c.(2)
(3)	TE03N529		8.c.(3)
(4)	TE04N529		8.c.(4)
(5)	TE05N529		8.c.(5)
(6)	TE06N529		8.c.(6)

		Yes/No	
9. Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	RCON4088	YES	9.

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

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

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(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

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

Dollar Amounts in Thousands		Bil | Mil | Thou	
13. Assets covered by loss-sharing agreements 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	RCONK169	0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	RCONK170	0	13.a.(1)(a)(2)
(b) Secured by farmland	RCONK171	0	13.a.(1)(b)
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK172	0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	RCONK173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens	RCONK174	0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	RCONK175	0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK177	0	13.a.(1)(e)(2)
(2) Not applicable			
(3) Commercial and industrial loans	RCONK179	0	13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCONK180	0	13.a.(4)(a)
(b) Automobile loans	RCONK181	0	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK182	0	13.a.(4)(c)
(5) All other loans and all leases	RCONK183	0	13.a.(5)
Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):			
(a) Loans to depository institutions and acceptances of other banks	RCONK184	0	13.a.(5)(a)
(b) Loans to foreign governments and official institutions	RCONK185	0	13.a.(5)(b)
(c) Other loans (1)	RCONK186	0	13.a.(5)(c)
Item 13.a.(5)(c)(1) is to be completed by: (2) *•Banks with $300 million or more in total assets* *•Banks with less than $300 million in total assets that have loans to finance agricultural production & other loans to farmers (Schedule RC-C, part I, item 3 exceeding 5% of total loans*			
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above	RCONK178	0	13.a.(5)(c)(1)
(d) Lease financing receivables	RCONK273	0	13.a.(5)(d)
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land	RCONK187	0	13.b.(1)
(2) Farmland	RCONK188	0	13.b.(2)
(3) 1-4 family residential properties	RCONK189	0	13.b.(3)
(4) Multifamily (5 or more) residential properties	RCONK190	0	13.b.(4)
(5) Nonfarm nonresidential properties	RCONK191	0	13.b.(5)
(6) Not applicable			
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements	RCONK192	0	13.b.(7)

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

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

Schedule RC-M—Continued

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

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

		Yes/No	
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	RCONL135	N/A	15.b.
Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.			
16. **International remittance transfers offered to consumers:** [2]			
a. **As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?**			
(1) **International wire transfers**	RCONN517	YES	16.a.(1)
(2) **International ACH transactions**	RCONN518	YES	16.a.(2)
(3) **Other proprietary services operated by your institution**	RCONN519	NO	16.a.(3)
(4) **Other proprietary services operated by another party**	RCONN520	NO	16.a.(4)
b. **Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?**	RCONN521	N/A	16.b.

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

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

Schedule RC-M—Continued

		Number	
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.			
c. **Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanism described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)**	RCONN522	2	16.c.
d. **Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:**			
(1) **Estimated number of international remittance transfers**	RCONN523	600	16.d.(1)

		Bil | Mil | Thou	
(2) **Estimated dollar value of international remittance transfers**	RCONN524	3,594	16.d.(2)

		Number	
(3) **Estimated number of international remittance transfers for which your institution applied the temporary exception**	RCONN527	0	16.d.(3)

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	77	RCONF175	0	RCONF177	132	1.a.(2)
b. Secured by farmland	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	0	RCON5399	0	RCON5400	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	1,180	RCONC237	0	RCONC229	86	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	352	RCONF180	0	RCONF182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	40	1.e.(2)
2. Loans to depository institutions and acceptances of other banks	RCONB834	0	RCONB835	0	RCONB836	0	2.
3. Not applicable							
4. Commercial and industrial loans.	RCON1606	222	RCON1607	0	RCON1608	225	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCONB575	49	RCONB576	6	RCONB577	0	5.a.
b. Automobile loans	RCONK213	449	RCONK214	0	RCONK215	146	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK216	0	RCONK217	0	RCONK218	0	5.c.
6. Loans to foreign governments and official institutions	RCON5389	0	RCON5390	0	RCON5391	0	6.
7. All other loans (1)	RCON5459	0	RCON5460	0	RCON5461	0	7.
8. Lease financing receivables	RCON1226	0	RCON1227	0	RCON1228	5	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON3505	0	RCON3506	0	RCON3507	0	9.

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

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	RCONK036	0	RCONK037	0	RCONK038	44	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" ..	RCONK039	0	RCONK040	0	RCONK041	33	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10	RCONK042	0	RCONK043	0	RCONK044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans	RCONK045	0	RCONK046	0	RCONK047	0	11.a.(1)(a)
(b) Other construction loans and all land development and other land loans	RCONK048	0	RCONK049	0	RCONK050	0	11.a.(1)(b)
(2) Secured by farmland	RCONK051	0	RCONK052	0	RCONK053	0	11.a.(2)
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK054	0	RCONK055	0	RCONK056	0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0	11.a.(3)(b)(1)
(2) Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONK063	0	RCONK064	0	RCONK065	0	11.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK066	0	RCONK067	0	RCONK068	0	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	RCONK069	0	RCONK070	0	RCONK071	0	11.a.(5)(b)
b. Not applicable							
c. Commercial and industrial loans	RCONK075	0	RCONK076	0	RCONK077	0	11.c.

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	RCONK078	0	RCONK079	0	RCONK080	0	11.d.(1)
(2) Automobile loans	RCONK081	0	RCONK082	0	RCONK083	0	11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK084	0	RCONK085	0	RCONK086	0	11.d.(3)
e. All other loans and all leases	RCONK087	0	RCONK088	0	RCONK089	0	11.e.
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (d):							
(1) Loans to depository institutions & acceptances of other banks	RCONK091	0	RCONK092	0	RCONK093	0	11.e.(1)
(2) Loans to foreign governments and official institutions	RCONK095	0	RCONK096	0	RCONK097	0	11.e.(2)
(3) Other loans (1)	RCONK099	0	RCONK100	0	RCONK101	0	11.e.(3)
Item 11.e.(3)(a) is to be completed by: (2) *• Banks with $300 million or more in total assets* *• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans*							
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above	RCONK072	0	RCONK073	0	RCONK074	0	11.e.(3)(a)
(4) Lease financing receivables	RCONK269	0	RCONK271	0	RCONK272	0	11.e.(4)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCONK102	0	RCONK103	0	RCONK104	0	11.f.

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

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

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	RCONK105	0	RCONK106	0	RCONK107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONK108	0	RCONK109	0	RCONK110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties	RCONF661	467	RCONF662	0	RCONF663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114	0	RCONK115	0	RCONK116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK117	0	RCONK118	0	RCONK119	0	M.1.d.(2)
e. Commercial and industrial loans	RCONK257	0	RCONK258	0	RCONK259	83	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.): (1)							
(1) To U.S. addressees (domicile)	RCONK120	0	RCONK121	0	RCONK122	83	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCONK123	0	RCONK124	0	RCONK125	0	M.1.e.(2)
f. All other loans (*include* loans to individuals for household, family, and other personal expenditures)	RCONK126	0	RCONK127	0	RCONK128	0	M.1.f.

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

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):							
(1) Loans secured by farmland	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.(1)
(2) Loans to depository institutions & acceptances of other banks	RCONK134	0	RCONK135	0	RCONK136	0	M.1.f.(2)
(3) Not applicable							
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	RCONK274	0	RCONK275	0	RCONK276	0	M.1.f.(4)(a)
(b) Automobile loans	RCONK277	0	RCONK278	0	RCONK279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCONK280	0	RCONK281	0	RCONK282	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	RCONK283	0	RCONK284	0	RCONK285	0	M.1.f.(5)
(6) Other loans (1)	RCONK286	0	RCONK287	0	RCONK288	0	M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by: (2) *• Banks with $300 million or more in total assets* *• Banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans*							
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above	RCONK138	0	RCONK139	0	RCONK140	0	M.1.f.(6)(a)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCON6558	0	RCON6559	0	RCON6560	0	M.2.

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

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

Schedule RC-N—Continued

Memoranda—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
Memorandum item 6 is to be completed by banks with $300 million or more in total assets: (1)					
6. Derivative contracts: Fair value of amounts carried as assets	RCON3529	0	RCON3530	0	M.6.

Dollar Amounts in Thousands		Bil | Mil | Thou	
7. Additions to nonaccrual assets during the quarter	RCONC410	220	M.7.
8. Nonaccrual assets sold during the quarter	RCONC411	0	M.8.

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

Schedule RC-N—Continued

Memoranda—Continued

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

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	1,160,500	1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets for the calendar quarter	RCONK652	1,306,339	4.
a. Averaging method used (for daily, enter 1; for w eekly, enter 2) — Number: RCONK653 1			4.a.
5. Average tangible equity for the calendar quarter (1)	RCONK654	127,837	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCONK655	0	6.
7. Unsecured "Other borrow ings" w ith a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a. One year or less	RCONG465	0	7.a.
b. Over one year through three years	RCONG466	0	7.b.
c. Over three years through five years	RCONG467	0	7.c.
d. Over five years	RCONG468	0	7.d.
8. Subordinated notes and debentures w ith a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			
a. One year or less	RCONG469	0	8.a.
b. Over one year through three years	RCONG470	0	8.b.
c. Over three years through five years	RCONG471	0	8.c.
d. Over five years	RCONG472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)	RCONG803	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	RCONL190	N/A	9.a.

		Yes/No	
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	RCONK656	NO	10.

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

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

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

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			
a. Deposit accounts (excluding retirement accounts) of $250,000 or less: (1)			
(1) *Amount* of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF049	787,514	M.1.a.(1)
		Number	
(2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF050	73426	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $250,000: (1)			
(1) *Amount* of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF051	321,456	M.1.b.(1)
		Number	
(2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF052	565	M.1.b.(2)
c. Retirement deposit accounts of $250,000 or less: (1)			
(1) *Amount* of retirement deposit accounts of $250,000 or less	RCONF045	45,002	M.1.c.(1)
		Number	
(2) *Number* of retirement deposit accounts of $250,000 or less	RCONF046	1627	M.1.c.(2)
d. Retirement deposit accounts of more than $250,000: (1)			
(1) *Amount* of retirement deposit accounts of more than $250,000	RCONF047	6,528	M.1.d.(1)
		Number	
(2) *Number* of retirement deposit accounts of more than $250,000	RCONF048	21	M.1.d.(2)
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)			
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions) (3)	RCON5597	263,157	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			
a. Legal title	TEXTA545		M.3.a.
b. FDIC Certificate Number	RCONA545	0	M.3.b.
4. and 5. Not applicable			

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

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

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

Schedule RC-O—Continued

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

Memoranda—Continued

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

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands		Bil | Mil | Thou	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCONL189	N/A	M.16.
Memorandum item 17 is to be completed on a fully condolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONL194	N/A	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions	RCONL195	N/A	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	RCONL196	N/A	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid	RCONL197	N/A	M.17.d.

Schedule RC-O—Continued

Memoranda—Continued

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

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

Schedule RC-O—Continued

Memoranda—Continued

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

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

Schedule RC-O—Continued

Memoranda—Continued

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

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

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(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		Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)			
a. Closed-end first liens	RCONF066	9,128	1.a.
b. Closed-end junior liens	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF670	0	1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)			
a. Closed-end first liens	RCONF068	0	2.a.
b. Closed-end junior liens	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF672	0	2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673	0	2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	RCONF070	9,702	3.a.
b. Closed-end junior liens	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF674	0	3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675	0	3.c.(2)
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):			
a. Closed-end first liens	RCONF072	103	4.a.
b. Closed-end junior liens	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF676	0	4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	0	4.c.(2)
5. Noninterest income *for the quarter* from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):			
a. Closed-end 1-4 family residential mortgage loans	RIADF184	332	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans *during the quarter:*			
a. Closed-end first liens	RCONF678	0	6.a.
b. Closed-end junior liens	RCONF679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF680	0	6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	0	7.a.
b. For representations and warranties made to other parties	RCONL192	0	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	RCONM288	**0**	7.c.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Assets						
1. Available-for-sale securities	RCON1773 477,920	RCONG474 0	RCONG475 0	RCONG476 477,920	RCONG477 0	1.
2. Federal funds sold and securities purchased under agreements to resell	RCONG478 0	RCONG479 0	RCONG480 0	RCONG481 0	RCONG482 0	2.
3. Loans and leases held for sale	RCONG483 0	RCONG484 0	RCONG485 0	RCONG486 0	RCONG487 0	3.
4. Loans and leases held for investment	RCONG488 0	RCONG489 0	RCONG490 0	RCONG491 0	RCONG492 0	4.
5. Trading assets:						
a. Derivative assets	RCON3543 0	RCONG493 0	RCONG494 0	RCONG495 0	RCONG496 0	5.a.
b. Other trading assets	RCONG497 0	RCONG498 0	RCONG499 0	RCONG500 0	RCONG501 0	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)	RCONF240 0	RCONF684 0	RCONF692 0	RCONF241 0	RCONF242 0	5.b.(1)
6. All other assets	RCONG391 0	RCONG392 0	RCONG395 0	RCONG396 0	RCONG804 0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	RCONG502 477,920	RCONG503 0	RCONG504 0	RCONG505 477,920	RCONG506 0	7.

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Liabilities						
8. Deposits	RCONF252 **0**	RCONF686 0	RCONF694 0	RCONF253 0	RCONF254 0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	RCONG507 **0**	RCONG508 0	RCONG509 0	RCONG510 0	RCONG511 0	9.
10. Trading liabilities:						
a. Derivative liabilities	RCON3547 **0**	RCONG512 0	RCONG513 0	RCONG514 0	RCONG515 0	10.a.
b. Other trading liabilities	RCONG516 **0**	RCONG517 0	RCONG518 0	RCONG519 0	RCONG520 0	10.b.
11. Other borrowed money	RCONG521 **0**	RCONG522 0	RCONG523 0	RCONG524 0	RCONG525 0	11.
12. Subordinated notes and debentures	RCONG526 **0**	RCONG527 0	RCONG528 0	RCONG529 0	RCONG530 0	12.
13. All other liabilities	RCONG805 **899**	RCONG806 0	RCONG807 0	RCONG808 899	RCONG809 0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCONG531 **899**	RCONG532 **0**	RCONG533 **0**	RCONG534 **899**	RCONG535 **0**	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	
Memoranda 1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25% of item 6):						
a. Mortgage servicing assets	RCONG536 0	RCONG537 0	RCONG538 0	RCONG539 0	RCONG540 0	M.1.a.
b. Nontrading derivative assets	RCONG541 0	RCONG542 0	RCONG543 0	RCONG544 0	RCONG545 0	M.1.b.
c. TEXTG546	RCONG546 0	RCONG547 0	RCONG548 0	RCONG549 0	RCONG550 0	M.1.c.
d. TEXTG551	RCONG551 0	RCONG552 0	RCONG553 0	RCONG554 0	RCONG555 0	M.1.d.
e. TEXTG556	RCONG556 0	RCONG557 0	RCONG558 0	RCONG559 0	RCONG560 0	M.1.e.
f. TEXTG561	RCONG561 0	RCONG562 0	RCONG563 0	RCONG564 0	RCONG565 0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13):						
a. Loan commitments (not accounted for as derivatives)	RCONF261 0	RCONF689 0	RCONF697 0	RCONF262 0	RCONF263 0	M.2.a.
b. Nontrading derivative liabilities	RCONG566 899	RCONG567 0	RCONG568 0	RCONG569 899	RCONG570 0	M.2.b.
c. TEXTG571	RCONG571 0	RCONG572 0	RCONG573 0	RCONG574 0	RCONG575 0	M.2.c.
d. TEXTG576	RCONG576 0	RCONG577 0	RCONG578 0	RCONG579 0	RCONG580 0	M.2.d.
e. TEXTG581	RCONG581 0	RCONG582 0	RCONG583 0	RCONG584 0	RCONG585 0	M.2.e.
f. TEXTG586	RCONG586 0	RCONG587 0	RCONG588 0	RCONG589 0	RCONG590 0	M.2.f.

Schedule RC-R—Regulatory Capital

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

Part I.A. Regulatory Capital Components and Ratios

Dollar Amounts in Thousands		Bil Mil Thou	
Tier 1 Capital			
1. Total bank equity capital (from Schedule RC, item 27.a)	RCON3210	**142,069**	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) (1)	RCON8434	5,938	2.
3. LESS: Net unrealized loss on available-for-sale *EQUITY* securities (report loss as *positive* value) (1)	RCONA221	0	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value) (1)	RCON4336	0	4.
5. LESS: Nonqualifying perpetual preferred stock	RCONB588	0	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCONB589	0	6.
7.			
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCONB590	6,836	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as positive value; if a net loss, report as negative value)	RCONF264	0	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCONC227	**129,295**	8.
9.			
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCONB591	0	9.a.
b. LESS: Disallowed deferred tax assets	RCON5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital	RCONB592	0	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCON8274	**129,295**	11.
Tier 2 Capital			
12. Qualifying subordinated debt and redeemable preferred stock	RCON5306	0	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCONB593	0	13.
14. Allowance for loan and lease losses includible in Tier 2 capital	RCON5310	10,085	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCON2221	0	15.
16. Other Tier 2 capital components	RCONB594	0	16.
17. Tier 2 capital (sum of items 12 through 16)	RCON5311	**10,085**	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCON8275	**10,085**	18.
19. Not applicable.			
20. Deductions for total risk-based capital	RCONB595	0	20.
21. Total risk-based capital (sum of items 11 and 18, less item 20)	RCON3792	**139,380**	21.
Total Assets for Leverage Ratio			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	RCONL136	1,306,339	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCONB590	6,836	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCONB591	0	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCON5610	0	25.
26. Other additions to (deductions from) assets for leverage capital purposes	RCONL137	0	26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	RCONL138	**1,299,503**	27.

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

Schedule RC-R—Continued

Part I.A—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
Adjustments for Financial Subsidiaries			
28.			
a. Adjustment to Tier 1 capital reported in item 11	RCONC228	0	28.a.
b. Adjustment to total risk-based capital reported in item 21	RCONB503	0	28.b.
29. Adjustment to risk-weighted assets reported in Part II, item 62	RCONB504	0	29.
30. Adjustment to average total assets reported in item 27	RCONB505	0	30.

Capital Ratios

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

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio (2)	RCON7273	0	RCON7204	9.95	31.
32. Tier 1 risk-based capital ratio (3)	RCON7274	0	RCON7206	16.07	32.
33. Total risk-based capital ratio (4)	RCON7275	0	RCON7205	17.32	33.

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

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(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(3) The ratio for column B is item 11 divided by Part II, item 62. The ratio for column A is item 11 minus item 28.a divided by (Part II, item 62 minus item 29).

(4) The ratio for column B is item 21 divided by Part II, item 62. The ratio for column A is item 21 minus item 28.b divided by (Part II, item 62 minus item 29).

Schedule RC-R—Continued

Part I.B. Regulatory Capital Components and Ratios

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

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

Dollar Amounts in Thousands		Bil | Mil | Thou	
Common Equity Tier 1 Capital			
1. **Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares**	RCOAP742	N/A	1.
2. **Retained earnings**	RCON3632	N/A	2.
3. **Accumulated other comprehensive income (AOCI)**	RCOAB530	N/A	3.

		Number	
a. **AOCI opt-out election (enter "1" for Yes; enter "0" for No.)**	RCOAP838	N/A	3.a.

Dollar Amounts in Thousands		Bil | Mil | Thou	
4. **Common equity tier 1 minority interest includable in common equity tier 1 capital**	RCOAP839	N/A	4.
5. **Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)**	RCOAP840	N/A	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. **LESS: Goodwill net of associated deferred tax liabilities (DTLs)**	RCOAP841	N/A	6.
7. **LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs**	RCOAP842	N/A	7.
8. **LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs**	RCOAP843	N/A	8.
9. **AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):**			
a. **LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)**			
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)**			
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)**			
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)**			
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)**			
f. **To be completed only by institutions that entered "0" for No in item 3.a:** **LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)**	RCOAP849	N/A	9.f.

Schedule RC-R—Continued

Part I.B—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
10. **Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:**			
a. **LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)**	RCOAQ258	N/A	10.a.
b. **LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions**	RCOAP850	N/A	10.b.
11. **LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments**	RCOAP851	N/A	11.
12. **Subtotal (item 5 minus items 6 through 11)**	RCOAP852	**N/A**	12.
13. **LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold**	RCOAP853	N/A	13.
14. **LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold**	RCOAP854	N/A	14.
15. **LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold**	RCOAP855	N/A	15.
16. **LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold**	RCOAP856	N/A	16.
17. **LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions**	RCOAP857	N/A	17.
18. **Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)**	RCOAP858	**N/A**	18.
19. **Common equity tier 1 capital (item 12 minus item 18)**	RCOAP859	**N/A**	19.
Additional Tier 1 Capital			
20. **Additional tier 1 capital instruments plus related surplus**	RCOAP860	N/A	20.
21. **Non-qualifying capital instruments subject to phase out from additional tier 1 capital**	RCOAP861	N/A	21.
22. **Tier 1 minority interest not included in common equity tier 1 capital**	RCOAP862	N/A	22.
23. **Additional tier 1 capital before deductions (sum of items 20, 21, and 22)**	RCOAP863	**N/A**	23.
24. **LESS: Additional tier 1 capital deductions**	RCOAP864	N/A	24.
25. **Additional tier 1 capital (greater of item 23 minus item 24, or zero)**	RCOAP865	**N/A**	25.
Tier 1 Capital			
26. **Tier 1 capital (sum of items 19 and 25)**	RCOA8274	**N/A**	26.
Tier 2 Capital			
27. **Tier 2 capital instruments plus related surplus**	RCOAP866	N/A	27.
28. **Non-qualifying capital instruments subject to phase out from tier 2 capital**	RCOAP867	N/A	28.
29. **Total capital minority interest that is not included in tier 1 capital**	RCOAP868	N/A	29.
30.			
a. **Allowance for loan and lease losses includable in tier 2 capital**	RCOA5310	N/A	30.a.
b. **(Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital**	RCOW5310	N/A	30.b.

Schedule RC-R—Continued

Part I.B—Continued

Dollar Amounts in Thousands		Bil Mil Thou	
31. **Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital**	RCOAQ257	N/A	31.
32.			
a. **Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)**	RCOAP870	N/A	32.a.
b. **(Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)**	RCOWP870	N/A	32.b.
33. **LESS: Tier 2 capital deductions**	RCOAP872	N/A	33.
34.			
a. **Tier 2 capital (greater of item 32.a minus item 33, or zero)**	RCOA5311	N/A	34.a.
b. **(Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)**	RCOW5311	N/A	34.b.
Total Capital			
35.			
a. **Total capital (sum of items 26 and 34.a)**	RCOA3792	N/A	35.a.
b. **(Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)**	RCOW3792	N/A	35.b.
Total Assets for the Leverage Ratio			
36. **Average total consolidated assets**	RCON3368	N/A	36.
37. **LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)**	RCOAP875	N/A	37.
38. **LESS: Other deductions from (additions to) assets for leverage ratio purposes**	RCOAB596	N/A	38.
39. **Total assets for the leverage ratio (item 36 minus items 37 and 38)**	RCOAA224	N/A	39.
Total Risk-Weighted Assets			
40.			
a. **Total risk-weighted assets (from Schedule RC-R, Part II, item 62)**	RCOAA223	N/A	40.a.
b. **(Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)**	RCOWA223	N/A	40.b.

	(Column A) Percentage		(Column B) Percentage		
Risk-Based Capital Ratios					
41. **Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)**	RCOAP793	N/A	RCOWP793	N/A	41.
42. **Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)**	RCOA7206	N/A	RCOW7206	N/A	42.
43. **Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)**	RCOA7205	N/A	RCOW7205	N/A	43.
Leverage Capital Ratios					
44. **Tier 1 leverage ratio (item 26 divided by item 39)**	RCOA7204	N/A			44.
45. **Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)**					

Schedule RC-R—Continued

Part I.B—Continued

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

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

To be completed by all institutions.

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

Dollar Amounts in Thousands	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON0010 **47,945**	RCONC869 0	RCONB600 33,887	RCONB601 14,058		RCONB602 0	34.
35. Held-to-maturity securities	RCON1754 **1,088**	RCONB603 0	RCONB604 0	RCONB605 1,041	RCONB606 0	RCONB607 47	35.
36. Available-for-sale securities	RCON1773 **477,920**	RCONB608 9,992	RCONB609 78,369	RCONB610 375,660	RCONB611 13,899	RCONB612 0	36.
37. Federal funds sold and securities purchased under agreements to resell	RCONC225 **6,261**		RCONC063 0	RCONC064 6,261		RCONB520 0	37.
38. Loans and leases held for sale	RCON5369 **103**	RCONB617 0	RCONB618 0	RCONB619 0	RCONB620 103	RCONB621 0	38.
39. Loans and leases, net of unearned income	RCONB528 **753,810**	RCONB622 0	RCONB623 0	RCONB624 54,643	RCONB625 115,368	RCONB626 583,799	39.
40. LESS: Allowance for loan and lease losses	RCON3123 12,091	RCON3123 12,091					40.
41. Trading assets	RCON3545 0	RCONB627 0	RCONB628 0	RCONB629 0	RCONB630 0	RCONB631 0	41.
42. All other assets (1)	RCONB639 **49,568**	RCONB640 8,652	RCONB641 0	RCONB642 5,196	RCONB643 366	RCON5339 35,354	42.
43. Total assets (sum of items 34 through 42)	RCON2170 **1,324,604**	RCONB644 **6,553**	RCON5320 **112,256**	RCON5327 **456,859**	RCON5334 **129,736**	RCON5340 **619,200**	43.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Derivatives and Off-Balance Sheet Items								
44. Financial standby letters of credit	RCONB546 0	1.00 or 12.5 (2) 1.00	RCONB547 0	RCONB548 0	RCONB581 0	RCONB582 0	RCONB583 0	44.
45. Performance standby letters of credit	RCON3821 842	.50	RCONB650 **421**	RCONB651 0	RCONB652 0	RCONB653 421	RCONB654 0	45.
46. Commercial and similar letters of credit	RCON3411 0	.20	RCONB655 **0**	RCONB656 0	RCONB657 0	RCONB658 0	RCONB659 0	46.
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON3429 0	1.00	RCONB660 **0**	RCONB661 0	RCONB662 0		RCONB663 0	47.
48. Securities lent	RCON3433 0	1.00	RCONB664 **0**	RCONB665 0	RCONB666 0	RCONB667 0	RCONB668 0	48.
49. Retained recourse on small business obligations sold with recourse	RCONA250 0	1.00	RCONB669 **0**	RCONB670 0	RCONB671 0	RCONB672 0	RCONB673 0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCONB541 0	12.5 (3) 12.50	RCONB542 0				RCONB543 0	50.
51. All other financial assets sold with recourse	RCONB675 0	1.00	RCONB676 **0**	RCONB677 0	RCONB678 0	RCONB679 0	RCONB680 0	51.
52. All other off-balance sheet liabilities	RCONB681 0	1.00	RCONB682 **0**	RCONB683 0	RCONB684 0	RCONB685 0	RCONB686 0	52.
53. Unused commitments:								
a. With an original maturity exceeding one year	RCON3833 82,846	.50	RCONB687 **41,423**	RCONB688 0	RCONB689 0	RCONB690 20,452	RCONB691 20,971	53.a.
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCONG591 0	.10	RCONG592 **0**	RCONG593 0	RCONG594 0	RCONG595 0	RCONG596 0	53.b.
54. Derivative contracts			RCONA167 115	RCONB693 0	RCONB694 115	RCONB695 0		54.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCONB696 **112,256**	RCONB697 **456,974**	RCONB698 **150,609**	RCONB699 **640,171**	55.
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCONB700 **0**	RCONB701 **91,395**	RCONB702 **75,305**	RCONB703 **640,171**	57.
58. Market risk equivalent assets				RCON1651 0	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCONB704 **806,871**	59.
60. LESS: Excess allowance for loan and lease losses				RCONA222 2,321	60.
61. LESS: Allocated transfer risk reserve				RCON3128 0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCONA223 **804,550**	62.

Memoranda

Dollar Amounts in Thousands		Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCON8764	0	M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of one year of less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years		
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	RCON3809	15,834	RCON8766	0	RCON8767	7,672	M.2.a.
b. Foreign exchange contracts	RCON3812	0	RCON8769	0	RCON8770	0	M.2.b.
c. Gold contracts	RCON8771	0	RCON8772	0	RCON8773	0	M.2.c.
d. Other precious metals contracts	RCON8774	0	RCON8775	0	RCON8776	0	M.2.d.
e. Other commodity contracts	RCON8777	0	RCON8778	0	RCON8779	0	M.2.e.
f. Equity derivative contracts	RCONA000	0	RCONA001	0	RCONA002	0	M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade	RCONG597	0	RCONG598	0	RCONG599	0	M.2.g.(1)
(2) Subinvestment grade	RCONG600	0	RCONG601	0	RCONG602	0	M.2.g.(2)

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

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

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases and All Other Assets	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCONB705 0	RCONB706 0	RCONB707 0	RCONB708 0	RCONB709 0	RCONB710 0	RCONB711 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 0	RCONB713 0	RCONB714 0	RCONB715 0	RCONB716 0	RCONB717 0	RCONB718 0	2.a.
b. Subordinated securities and other residual interests	RCONC393 0	RCONC394 0	RCONC395 0	RCONC396 0	RCONC397 0	RCONC398 0	RCONC399 0	2.b.
c. Standby letters of credit and other enhancements	RCONC400 0	RCONC401 0	RCONC402 0	RCONC403 0	RCONC404 0	RCONC405 0	RCONC406 0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCONB726 0	RCONB727 0	RCONB728 0	RCONB729 0	RCONB730 0	RCONB731 0	RCONB732 0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCONB733 0	RCONB734 0	RCONB735 0	RCONB736 0	RCONB737 0	RCONB738 0	RCONB739 0	4.a.
b. 90 days or more past due	RCONB740 0	RCONB741 0	RCONB742 0	RCONB743 0	RCONB744 0	RCONB745 0	RCONB746 0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIADB747 0	RIADB748 0	RIADB749 0	RIADB750 0	RIADB751 0	RIADB752 0	RIADB753 0	5.a.
b. Recoveries	RIADB754 0	RIADB755 0	RIADB756 0	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0	5.b.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases and All Other Assets	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCONB761 0	RCONB762 0			RCONB763 0		6.a.
b. Loans (included in Schedule RC-C)		RCONB500 0	RCONB501 0			RCONB502 0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCONB764 0	RCONB765 0			RCONB766 0		7.a.
b. 90 days or more past due		RCONB767 0	RCONB768 0			RCONB769 0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIADB770 0	RIADB771 0			RIADB772 0		8.a.
b. Recoveries		RIADB773 0	RIADB774 0			RIADB775 0		8.b.
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCONB776 0	RCONB777 0	RCONB778 0	RCONB779 0	RCONB780 0	RCONB781 0	RCONB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCONB783 0	RCONB784 0	RCONB785 0	RCONB786 0	RCONB787 0	RCONB788 0	RCONB789 0	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCONB790 0	RCONB791 0	RCONB792 0	RCONB793 0	RCONB794 0	RCONB795 0	RCONB796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCONB797 0	RCONB798 0	RCONB799 0	RCONB800 0	RCONB801 0	RCONB802 0	RCONB803 0	12.

Schedule RC-S—Continued

Memoranda

Dollar Amounts in Thousands		Bil | Mil | Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	RCONA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCONA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCONB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCONB805	408,268	M.2.b.
c. Other financial assets (includes home equity lines) (1)	RCONA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCONF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	RCONB807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCONB809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C (2)	RCONC407	N/A	M.4.

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(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 instru
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

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

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $100 million but less than or equal to $250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of $100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Fiduciary and Related Assets					
4. Personal trust and agency accounts	RCONB868 N/A	RCONB869 N/A	RCONB870 N/A	RCONB871 N/A	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCONB872 N/A	RCONB873 N/A	RCONB874 N/A	RCONB875 N/A	5.a.
b. Employee benefit—defined benefit	RCONB876 N/A	RCONB877 N/A	RCONB878 N/A	RCONB879 N/A	5.b.
c. Other employee benefit and retirement-related accounts	RCONB880 N/A	RCONB881 N/A	RCONB882 N/A	RCONB883 N/A	5.c.
6. Corporate trust and agency accounts	RCONB884 N/A	RCONB885 N/A	RCONC001 N/A	RCONC002 N/A	6.
7. Investment management and investment advisory agency accounts	RCONB886 N/A	RCONJ253 N/A	RCONB888 N/A	RCONJ254 N/A	7.
8. Foundation and endowment trust and agency accounts	RCONJ255 N/A	RCONJ256 N/A	RCONJ257 N/A	RCONJ258 N/A	8.
9. Other fiduciary accounts	RCONB890 N/A	RCONB891 N/A	RCONB892 N/A	RCONB893 N/A	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCONB894 **N/A**	RCONB895 **N/A**	RCONB896 **N/A**	RCONB897 **N/A**	10.
11. Custody and safekeeping accounts		RCONB898 N/A		RCONB899 N/A	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCONJ259 N/A	RCONJ260 N/A	RCONJ261 N/A	RCONJ262 N/A	13.

Schedule RC-T—Continued

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

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

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

N/A
Name and Title (TEXT B962)

N/A
E-mail Address (TEXT B926)

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

N/A
FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

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

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.

Comments? NO
(RCON 6979)

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

Reporting Requirements

- Is your bank's Call Report only submitted to a state banking agency? That is, you do not report to the FDIC or submit reports to the Central Data Repository (CDR).: **NO**
- Is your institution a thrift that has converted from the TFR to the Call Report?: **NO**
- ID RSSD Number: **0000574976**
- FDIC Certificate Number: **01265**
- Short Name: **Cashmere Valley Bank**
- Legal Title of Bank: **Cashmere Valley Bank**
- City: **Cashmere**
- State Abbreviation: **WA**
- Zip Code: **98815-0605**
- CDR User Name: **AStrong1**
- CDR Password: **********
- During the calendar quarter, did the institution acquire assets or liabilities through a business combination or branch acquisition, or did the institution commence business as a new institution? (RCONA901): **NO**
- At any time during the calendar year, did the institution have an International Banking Facility (IBF) established in accordance with the terms of Federal Regulation D? (RCONC587): **NO**
- At any time during the calendar year, did the institution have an Edge or Agreement Corporation organized under Section 25 of the Federal Reserve Act and subject to Federal Regulation K? (RCONC588): **NO**
- Did the institution have an active foreign office during the calendar year? (RCONC590): **NO**
- Did the institution have total assets exceeding $10 billion as of June 30, of the previous year; or, due to a start-up, acquisition, or business combination, did the institution have total assets exceeding $10 billion as of current quarter-end? (RCONG288): **NO**
- Did the institution have total assets exceeding $1 billion as of June 30, of the previous year; or, due to a start-up, acquisition, or business combination, did the institution have total assets exceeding $1 billion as of current quarter-end? (RCONC885): **YES**
- Did the institution have total assets exceeding $300 million as of June 30, of the previous year; or, due to a start-up, acquisition, or business combination, did the institution have total assets exceeding $300 million as of current quarter-end? (RCONC592): **YES**
- Did the institution have total assets exceeding $100 million as of June 30, of the previous year; or, due to a start-up, acquisition, or business combination, did the institution have total assets exceeding $100 million as of current quarter-end? (RCONC593): **YES**
- Is the institution considered to be a credit card specialty bank solely from its relationship with affiliated depository institutions which, on a combined basis, report outstanding credit card receivables that exceed, in the aggregate, $500 million as of the report date? (RCONC695): **NO**
- Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets and (2) banks with less than $1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed $10 million for two consecutive quarters. Select which criterion, **1** or **2**, applies to your institution, or choose **0** if neither apply. (RCONF265): **1**
- Schedule RC-Q is to be completed by banks that (1) have total assets of $500 million or more as of the beginning of their fiscal year, (2) 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 (3) are required to complete Schedule RC-D. Does your institution meet this condition? (RCONF266): **YES**
- Did your institution become newly insured by the FDIC on or after April 1, 2007? (RCONF700): **NO**
- Institutions that have elected to account for assets and liabilities under a fair value option should complete Schedule RI, Memorandum item 13 and Schedule RC-C, Part I, Memorandum items 10 and 11. Does your institution meet this condition? (RCONF701): **NO**
- Did the institution have credit card lines (RC-L.1.b.) exceeding $300 million as of June 30, of the preceding year? Or, due to a start-up, acquisition, or business combination, did the institution have credit card lines exceeding $300 million as of current quarter-end? (RCONJ450): **NO**
- Did the institution qualify as “large”? (See Schedule RC-O instructions for definition) (RCONK684): **NO**
- Did the institution qualify as “highly complex”? (See Schedule RC-O instructions for definition) (RCONK685): **NO**
- Schedule RC-O is to be reported by FDIC-insured institutions. Is your institution FDIC-insured? (RCONK747): **YES**
- Schedule RC-M, item 15, is to be completed by Qualified Thrift Lenders. Is your institution a Qualified Thrift Lender? (RCONL109): **NO**
- Does the reporting institution own another insured depository institution? (RCONL143): **NO**
- Does your institution have consolidated assets of $250 billion or more or consolidated total on-balance sheet foreign exposure of $10 billion or more, or is it a subsidiary of a holding company that is an advanced approaches institution? (RCONN256): **NO**
- Is your institution an advanced approaches institution that exited parallel run? (RCONR068): **NO**