

Federal Financial Institutions Examination Council

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

Report at the close of business December 31, 2015

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

- Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the 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

23749
(RSSD 9050)

(20151231)

(RCON 9999)

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

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

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.

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)

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.

Mission National Bank

Legal Title of Bank (RSSD 9017)

San Francisco

City (RSSD 9130)

CA

State Abbreviation (RSSD 9200)

94103

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Ming Chow
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EVP and CFO
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ming.chow@mnbsf.com
E-mail Address (TEXT C492)
(415) 826-3627 Ext. 3008
Area Code/Phone Number/Extension (TEXT C493)
(415) 431-5409
Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

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VP and Sr. Administrative Officer
Title (TEXT C496)
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Area Code/Phone Number/Extension (TEXT 8902)
(415) 431-5409
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

Mukhtar Ali
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Title (TEXT C367)
mukhtar.ali@mnbsf.com
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Secondary Contact

Ming Chow
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Area Code/Phone Number/Extension (TEXT C374)
(415) 431-5409
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

Romel Carsola

Name (TEXT C437)

VP/Compliance/BSA Officer

Title (TEXT C438)

romel.carsola@mnbsf.com

E-mail Address (TEXT C439)

(415) 826-3627 Ext. 3039

Area Code/Phone Number/Extension (TEXT C440)

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Edgar F. Angelo

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Fourth Contact

Ming Chow

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Mission National Bank

Legal Title of Bank

San Francisco

City

CA 94103

State Zip Code

FDIC Certificate Number: 23749

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FFIEC 041
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RI-1**Consolidated Report of Income
for the period January 1, 2015 – December 31, 2015****Schedule RI—Income Statement**

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	4435	394	1.a.1.a
(b) All other loans secured by real estate	4436	7,742	1.a.1.b
(2) Commercial and industrial loans	4012	248	1.a.2
(3) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B485	0	1.a.3.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	49	1.a.3.b
(4) Loans to foreign governments and official institutions	4056	0	1.a.4
(5) All other loans (1)	4058	0	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	8,433	1.a.6
b. Income from lease financing receivables	4065	24	1.b
c. Interest income on balances due from depository institutions (2)	4115	66	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	0	1.d.1
(2) Mortgage-backed securities	B489	1	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	0	1.d.3
e. Interest income from trading assets	4069	0	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	21	1.f
g. Other interest income	4518	152	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	8,697	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	21	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	55	2.a.2.a
(b) Time deposits of \$100,000 or more	A517	510	2.a.2.b
(c) Time deposits of less than \$100,000	A518	190	2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	0	2.b
c. Interest on trading liabilities and other borrowed money	4185	48	2.c

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

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

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date			
	RIAD	Bil Mil Thou		
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	0	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	824	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	7,873
4. Provision for loan and lease losses			4230	-250
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	0	5.a	
b. Service charges on deposit accounts	4080	1,047	5.b	
c. Trading revenue (2)	A220	0	5.c	
d. (1) Fees and commissions from securities brokerage	C886	0	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	0	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	0	5.d.4	
(5) Income from other insurance activities	C387	0	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	55	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	0	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	0	5.k	
l. Other noninterest income*	B497	153	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	1,255
6. a. Realized gains (losses) on held-to-maturity securities			3521	0
b. Realized gains (losses) on available-for-sale securities			3196	1
7. Noninterest expense:				
a. Salaries and employee benefits	4135	3,611	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	992	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	0	7.c.2	
d. Other noninterest expense*	4092	2,214	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	6,817
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	2,562
9. Applicable income taxes (on item 8)			4302	896
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	1,666
11. Extraordinary items and other adjustments, net of income taxes*			4320	0
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)			G104	1,666
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)			G103	0
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	1,666

* Describe on Schedule RI-E—Explanations

- (1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
- (2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	Year-to-date			
	RIAD	Bil Mil Thou		
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513	0		M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	8431	N/A		M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313	0		M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507	0		M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)		Number		
	4150	46		M.5
<i>Memorandum item 6 is to be completed by: (1)</i>				
• banks with \$300 million or more in total assets, and				
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.				
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	4024	N/A		M.6
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see institutions)(2)	RIAD	YYYY/MM/DD		
	9106	0		M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>				
a. Interest rate exposures	8757	N/A		M.8.a
b. Foreign exchange exposures	8758	N/A		M.8.b
c. Equity security and index exposures	8759	N/A		M.8.c
d. Commodity and other exposures	8760	N/A		M.8.d
e. Credit exposures	F186	N/A		M.8.e
<i>Memoranda Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.(1)</i>				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a. through 8.e above)	K090	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)	K094	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	C889	0		M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0		M.9.b
10. <i>To be completed by banks with \$300 million or more in total assets:(1)</i> Credit losses on derivatives (see instructions)	A251	N/A		M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD	YES / NO		
	A530	NO		M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	F228	N/A		M.12

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

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

Schedule RI—Continued**Memoranda — Continued**

Dollar Amounts in Thousands

Memoranda — Continued	Year-to-date	
	RIAD	Bil Mil Thou
Dollar Amounts in Thousands		
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.		
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
a. Net gains (losses) on assets	F551 N/A	
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552 N/A	
b. Net gains (losses) on liabilities	F553 N/A	
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554 N/A	
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:		
a. Total other-than-temporary impairment losses	J319 0	
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320 0	
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321 0	
Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets(1) that answered "Yes" to Schedule RC-E, Memorandum item 5.		
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):		
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032 N/A	
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H033 N/A	
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H034 N/A	
d. All other service charges on deposit accounts	H035 N/A	

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217	23,264	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*		B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)		B508	23,264	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340	1,666	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		B509	0	5
6. Treasury stock transactions, net		B510	0	6
7. Changes incident to business combinations, net		4356	0	7
8. LESS: Cash dividends declared on preferred stock		4470	0	8
9. LESS: Cash dividends declared on common stock		4460	713	9
10. Other comprehensive income(1)		B511	-2	10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)		4415	0	11
12. Total bank equity capital end of current period (sum of items 3 through 11)(must equal Schedule RC, item 27.a)		3210	24,215	12

* Describe on Schedule RI-E - Explanations.

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

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases**and Changes in Allowance for Loan and Lease Losses****Part I. Charge-offs and Recoveries on Loans and Leases****Part I includes charge-offs and recoveries through the allocated transfer risk reserve.**

Dollar Amounts in Thousands		(Column A) Charge-offs(1)				(Column B) Recoveries				
		Calendar year-to-date								
		RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:										
a. Construction, land development, and other land loans:										
(1) 1-4 family residential construction loans		C891			0	C892			0	1.a.1
(2) Other construction loans and all land development and other land loans		C893			0	C894			0	1.a.2
b. Secured by farmland		3584			0	3585			0	1.b
c. Secured by 1-4 family residential properties:										
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		5411			0	5412			0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens		C234			0	C217			0	1.c.2.a
(b) Secured by junior liens		C235			0	C218			0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties		3588			0	3589			0	1.d
e. Secured by nonfarm nonresidential properties:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties		C895			0	C896			0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties		C897			0	C898			0	1.e.2
2. Loans to depository institutions and acceptances of other banks		4481			0	4482			0	2
3. Not applicable										
4. Commercial and industrial loans		4638			20	4608			15	4

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

Schedule RI-B—Continued**Part I—Continued**

Part I—Continued	(Column A) Charge-offs(1)				(Column B) Recoveries			
	Calendar year-to-date							
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
Dollar Amounts in Thousands								
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards	B514			0	B515			0
b. Automobile Loans	K129			0	K133			0
c. Other (includes revolving credit plans other than credit cards and other consumer loans)								
	K205			0	K206			0
6. Loans to foreign governments and official institutions	4643			0	4627			0
7. All other loans (2)	4644			0	4628			0
8. Lease financing receivables	4266			0	4267			0
9. Total (sum of items 1 through 8)	4635			20	4605			15

(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."

Memoranda

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

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

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

Calendar year-to-date			
RIAD	Bil	Mil	Thou
C388			N/A

M.4

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

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

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		B522	3,340	1
2. Recoveries (must equal part I, item 9, column B, above)		4605	15	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)		C079	20	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account		5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)		4230	-250	5
6. Adjustments* (see instructions for this schedule)		C233	0	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)		3123	3,085	7

* Describe on Schedule RI-E—Explanations.

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

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

Schedule RI-C is to be completed by institutions with \$1 billion or more in Total Assets(1)

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

- The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.
- 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.
- The sum of item 6, column 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				Year-to-date	
				RIAD	Bil Mil Thou
1. Other noninterest income (from Schedule RI, item 5.I)					
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.I:					
a.	Income and fees from the printing and sale of checks		C013	0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance		C014	30	1.b
c.	Income and fees from automated teller machines (ATMs)		C016	0	1.c
d.	Rent and other income from other real estate owned		4042	0	1.d
e.	Safe deposit box rent		C015	0	1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option		F229	0	1.f
g.	Bank card and credit card interchange fees		F555	38	1.g
h.	Gains on bargain purchases		J447	0	1.h
TEXT					
i.	4461		4461	0	1.i
j.	4462		4462	0	1.j
k.	4463		4463	0	1.k
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 7.d:					
a.	Data processing expenses		C017	541	2.a
b.	Advertising and marketing expenses		0497	0	2.b
c.	Directors' fees		4136	180	2.c
d.	Printing, stationery, and supplies		C018	0	2.d
e.	Postage		8403	0	2.e
f.	Legal fees and expenses		4141	69	2.f
g.	FDIC deposit insurance assessments		4146	114	2.g
h.	Accounting and auditing expenses		F556	214	2.h
i.	Consulting and advisory expenses		F557	75	2.i
j.	Automated teller machine (ATM) and interchange expenses		F558	0	2.j
k.	Telecommunications expenses		F559	83	2.k
TEXT					
l.	4464	Travel Expenses	4464	82	2.l
m.	4467	Comptroller Assessment	4467	72	2.m
n.	4468		4468	0	2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):					
TEXT					
a.(1)	4469		4469	0	3.a.1
(2)	Applicable income tax effect		4486	0	3.a.2
b.(1)	4487		4487	0	3.b.1
(2)	Applicable income tax effect		4488	0	3.b.2
c.(1)	4489		4489	0	3.c.1
(2)	Applicable income tax effect		4491	0	3.c.2

Schedule RI-E—Continued

		Year-to-date	
		RIAD	Bil Mil Thou
Dollar Amounts in Thousands			
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			
TEXT			
a.	B526	B526	0
TEXT			
b.	B527	B527	0
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
TEXT			
a.	4498	4498	0
b.	4499	4499	0
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			
TEXT			
a.	4521	4521	0
b.	4522	4522	0
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			
Comments?		RIAD	YES / NO
		4769	NO

Other explanations (please type or print clearly; 750 character limit):

TEXT (75 characters per line)

[illegible]

Mission National Bank

Legal Title of Bank

San Francisco

City

CA 94103

State

Zip Code

FDIC Certificate Number: 23749

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FFIEC 041
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RC-1**Consolidated Report of Condition for Insured Banks
and Savings Associations for December 31, 2015**

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			RCON	Tril	Bil	Mil	Thou	
Assets								
1. Cash and balances due from depository institutions (from Schedule RC-A):								
a. Noninterest-bearing balances and currency and coin(1)			0081			11,542		1.a
b. Interest-bearing balances(2)			0071			12,455		1.b
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754			0		2.a
b. Available-for-sale securities (from Schedule RC-B, column D)			1773			0		2.b
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold			B987			10,746		3.a
b. Securities purchased under agreements to resell(3)			B989			0		3.b
4. Loans and lease financing receivables (from Schedule RC-C):								
a. Loans and leases held for sale			5369			0		4.a
b. Loans and leases, net of unearned income	B528	168,552						4.b
c. LESS: Allowance for loan and lease losses	3123	3,085						4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529			165,467		4.d
5. Trading assets (from Schedule RC-D)			3545			0		5
6. Premises and fixed assets (including capitalized leases)			2145			2,546		6
7. Other real estate owned (from Schedule RC-M)			2150			0		7
8. Investments in unconsolidated subsidiaries and associated companies			2130			0		8
9. Direct and indirect investments in real estate ventures			3656			0		9
10. Intangible assets:								
a. Goodwill			3163			0		10.a
b. Other intangible assets (from Schedule RC-M)			0426			0		10.b
11. Other assets (from Schedule RC-F)			2160			6,087		11
12. Total assets (sum of items 1 through 11)			2170			208,843		12

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

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

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

Mission National Bank

Legal Title of Bank

FDIC Certificate Number: 23749

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RC-1a

Schedule RC - Continued

Dollar Amounts in Thousands				RCN	Tril Bil Mil Thou	
Liabilities						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)				2200	157,190	13.a
(1) Noninterest-bearing(4)				6631	53,385	13.a.1
(2) Interest-bearing				6636	103,805	13.a.2
b. Not Applicable						
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased(5)				B993	0	14.a
b. Securities sold under agreements to repurchase(6)				B995	0	14.b
15. Trading liabilities (from Schedule RC-D)				3548	0	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190	26,000	16
17. and 18. Not Applicable						
19. Subordinated notes and debentures(7)				3200	0	19
20. Other liabilities (from Schedule RC-G)				2930	1,438	20
21. Total liabilities (sum of items 13 through 20)				2948	184,628	21
22. Not Applicable						

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

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

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

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

Schedule RC - Continued

Dollar Amounts in Thousands		RCON	Tril Bil Mil Thou	
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus		3838	0	23
24. Common stock		3230	2,264	24
25. Surplus (excludes all surplus related to preferred stock)		3839	6,451	25
26. a. Retained earnings		3632	15,500	26.a
b. Accumulated other comprehensive income(1)		B530	0	26.b
c. Other equity capital components (2)		A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)		3210	24,215	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries		3000	0	27.b
28. Total equity capital (sum of items 27.a and 27.b)		G105	24,215	28
29. Total liabilities and equity capital (sum of items 21 and 28)		3300	208,843	29

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014

RCON	Number
6724	N/A

M.1

- | | |
|--|---|
| <p>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</p> <p>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)</p> <p>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</p> | <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|--|---|

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MMDD
8678	N/A

M.2

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

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

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

Exclude assets held for trading.

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

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

Schedule RC-B—Securities

Exclude assets held for trading.

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

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

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

Schedule RC-B—Continued

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

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

Schedule RC-B—Continued

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

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

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

Schedule RC-B—Continued**Memoranda**

	Dollar Amounts in Thousands		
	RCN	Bil Mil Thou	
1. Pledged securities(1)_____	0416	0	M.1
2. Maturity and repricing data for debt securities(1,2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,4)			
(1) Three months or less_____	A549	0	M.2.a.1
(2) Over three months through 12 months_____	A550	0	M.2.a.2
(3) Over one year through three years_____	A551	0	M.2.a.3
(4) Over three years through five years_____	A552	0	M.2.a.4
(5) Over five years through 15 years_____	A553	0	M.2.a.5
(6) Over 15 years_____	A554	0	M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,5)			
(1) Three months or less_____	A555	0	M.2.b.1
(2) Over three months through 12 months_____	A556	0	M.2.b.2
(3) Over one year through three years_____	A557	0	M.2.b.3
(4) Over three years through five years_____	A558	0	M.2.b.4
(5) Over five years through 15 years_____	A559	0	M.2.b.5
(6) Over 15 years_____	A560	0	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:(6)			
(1) Three years or less_____	A561	0	M.2.c.1
(2) Over three years_____	A562	0	M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)_____	A248	0	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) _____	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost_____	8782	0	M.4.a
b. Fair value_____	8783	0	M.4.b

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

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

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

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

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

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

Schedule RC-B—Continued

Memoranda — Continued

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

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

Schedule RC-B—Continued**Memoranda — Continued**

Dollar Amounts in Thousands

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

Schedule RC-C—Loans and Lease Financing Receivables**Part I. Loans and Leases**

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report

- (1) loans and leases held for sale at the lower of cost or fair value,
(2) loans and leases held for investment, net of unearned income, and
(3) loans and leases accounted for at fair value under a fair value option.
Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)				(Column B) To Be Completed by All Banks			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans secured by real estate:								
a. Construction, land development, and other land loans:								
(1) 1-4 family residential construction loans					F158		0	1.a.1
(2) Other construction loans and all land development and other land loans					F159		398	1.a.2
b. Secured by farmland (including farm residential and other improvements)					1420		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					1797		0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:								
(a) Secured by first liens					5367		31,016	1.c.2.a
(b) Secured by junior liens					5368		642	1.c.2.b
d. Secured by multifamily (5 or more) residential properties					1460		22,702	1.d
e. Secured by nonfarm nonresidential properties:								
(1) Loans secured by owner-occupied nonfarm nonresidential properties					F160		44,416	1.e.1
(2) Loans secured by other nonfarm nonresidential properties					F161		59,182	1.e.2
2. Loans to depository institutions and acceptances of other banks					1288		0	2
a. To commercial banks in the U.S.:								
(1) To U.S. branches and agencies of foreign banks	B532			N/A				2.a.1
(2) To other commercial banks in the U.S.	B533			N/A				2.a.2
b. To other depository institutions in the U.S.	B534			N/A				2.b
c. To banks in foreign countries:								
(1) To foreign branches of other U.S. banks	B536			N/A				2.c.1
(2) To other banks in foreign countries	B537			N/A				2.c.2
3. Loans to finance agricultural production and other loans to farmers					1590		0	3
4. Commercial and industrial loans					1766		5,881	4
a. To U.S. addressees (domicile)	1763			N/A				4.a
b. To non-U.S. addressees (domicile)	1764			N/A				4.b
5. Not applicable								
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
a. Credit cards					B538		0	6.a
b. Other revolving credit plans					B539		71	6.b
c. Automobile Loans					K137		0	6.c
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)					K207		1,843	6.d
7. Loans to foreign governments and official institutions (including foreign central banks)					2081		0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.					2107		0	8

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

Schedule RC-C—Continued**Part I. Continued**

Part I. Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)				(Column B) To Be Completed by All Banks				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions					J454	0			9.a
b. Other loans					J464	27			9.b
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545	N/A							9.b.1
(2) All other loans (exclude consumer loans)	J451	N/A							9.b.2
10. Lease financing receivables (net of unearned income)					2165	2,374			10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	N/A							10.a
b. All other leases	F163	N/A							10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above					2123	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)					2122	168,552			12

Memoranda

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):						
a. Construction, land development, and other land loans:						
(1) 1 - 4 family residential construction loans		K158			0	M.1.a.1
(2) Other construction loans and all land development and other land loans		K159			0	M.1.a.2
b. Loans secured by 1-4 residential properties		F576			0	M.1.b
c. Secured by multifamily (5 or more) residential properties		K160			0	M.1.c
d. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties		K161			783	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties		K162			0	M.1.d.2
e. Commercial and Industrial loans:		K256			0	M.1.e
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 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)	K163			N/A		M.1.e.1
(2) To non-U.S. addressees (domicile)	K164			N/A		M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures)		K165			0	M.1.f
Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructutings that are in compliance with their modified terms (sum of memorandum items 1.a through 1.e plus 1.f):						
(1) Loans secured by farmland		K166			0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks		K167			0	M.1.f.2
(3) Not applicable						

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

Schedule RC-C—Continued**Part I. Continued****Memoranda — Continued**

Dollar Amounts in Thousands

	RCN	Bil Mil Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit Cards	K098	0	M.1.f.4(a)
(b) Automobile Loans	K203	0	M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204	0	M.1.f.4(c)
(5) Loans to foreign governments and official institutions	K212	0	M.1.f.5
(6) Other loans(1)	K267	0	M.1.f.6
<i>Memorandum item 1.f.(6)(a) is to be completed by(2):</i>			
- Banks with \$300 million or more in total assets			
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 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	K168	N/A	M.1.f.6(a)
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:(3,4)			
(1) Three months or less	A564	798	M.2.a.1
(2) Over three months through 12 months	A565	0	M.2.a.2
(3) Over one year through three years	A566	404	M.2.a.3
(4) Over three years through five years	A567	28,490	M.2.a.4
(5) Over five years through 15 years	A568	1,324	M.2.a.5
(6) Over 15 years	A569	0	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:(3,5)			
(1) Three months or less	A570	12,783	M.2.b.1
(2) Over three months through 12 months	A571	3,887	M.2.b.2
(3) Over one year through three years	A572	19,539	M.2.b.3
(4) Over three years through five years	A573	8,081	M.2.b.4
(5) Over five years through 15 years	A574	89,626	M.2.b.5
(6) Over 15 years	A575	1,279	M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	9,985	M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B(6)	2746	0	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370	0	M.4

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

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

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

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, 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) 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

	RCN	Bil Mil Thou	
5. To be completed by banks with \$300 million or more in total assets:(1)			
Loans secured by real estate to non-U.S. addressees (domicile)			
(included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837	N/A	M.5
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C,			
part I, item 6.a.	C391	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	C779	0	M.7.a
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	0	M.7.b
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:			
a. Total amount of closed-end loans with negative amortization features secured			
by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	F230	0	M.8.a
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2014, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).			
b. Total maximum remaining amount of negative amortization contractually permitted on			
closed-end loans secured by 1–4 family residential properties	F231	N/A	M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 family			
residential properties included in the amount reported in Memorandum item 8.a above	F232	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))	F577	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	F578	N/A	M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)	F579	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	F580	N/A	M.10.a.3.a
(b) Closed-end loans secured by 1–4 family residential properties:			
(1) Secured by first liens	F581	N/A	M.10.a.3.b.1
(2) Secured by junior liens	F582	N/A	M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F583	N/A	M.10.a.4
(5) Secured by nonfarm nonresidential properties	F584	N/A	M.10.a.5
b. Commercial and industrial loans	F585	N/A	M.10.b
c. Loans to individuals for household, family, and other personal			
expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F586	N/A	M.10.c.1
(2) Other revolving credit plans	F587	N/A	M.10.c.2
(3) Automobile loans	K196	N/A	M.10.c.3
(4) Other consumer loans	K208	N/A	M.10.c.4
d. Other loans	F589	N/A	M.10.d

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

Schedule RC-C—Continued**Part I. Continued****Memoranda — Continued**

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans	F590		N/A	M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)	F591		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	F592		N/A	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens	F593		N/A	M.11.a.3.b.1
(2) Secured by junior liens	F594		N/A	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F595		N/A	M.11.a.4
(5) Secured by nonfarm nonresidential properties	F596		N/A	M.11.a.5
b. Commercial and industrial loans	F597		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	F598		N/A	M.11.c.1
(2) Other revolving credit plans	F599		N/A	M.11.c.2
(3) Automobile loans	K195		N/A	M.11.c.3
(4) Other consumer loans	K209		N/A	M.11.c.4
d. Other loans	F601		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 of Contractual Cash Flows Not Expected to be Collected		
		RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:								
a. Loans secured by real estate _____		G091	0	G092	0	G093	0	M.12.a
b. Commercial and industrial loans _____		G094	0	G095	0	G096	0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures _____		G097	0	G098	0	G099	0	M.12.c
d. All other loans and all leases _____		G100	0	G101	0	G102	0	M.12.d

Schedule RC-C—Continued**Part I. Continued****Memoranda — Continued**

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, Part B, item 35.a, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 21, by all other institutions) as of December 31, 2014.</i>				
13. Construction, land development, and other land loans with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376		0	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 1a.(1)(b))	RIAD G377		0	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>	RCON			
14. Pledged loans and leases	G378		52,421	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON	Bil Mil Thou		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466		0	M.15.a.1
(2) Proprietary reverse mortgages	J467		0	M.15.a.2
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:	RCON	Number		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468		0	M.15.b.1
(2) Proprietary reverse mortgages	J469		0	M.15.b.2
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCON	Bil Mil Thou		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470		0	M.15.c.1
(2) Proprietary reverse mortgages	J471		0	M.15.c.2

Schedule RC-C—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 at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1

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

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

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

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

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

Number of Loans	
RCON	
5562	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.) _____

5563	N/A
------	-----

2.b

	(Column A)		(Column B)			
	Number of Loans		Amount Currently Outstanding			
Dollar Amounts in Thousands	RCON		RCON	Bil	Mil	Thou
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):						
a. With original amounts of \$100,000 or less	5564	3	5565		98	
b. With original amounts of more than \$100,000 through \$250,000	5566	10	5567		1,600	
c. With original amounts of more than \$250,000 through \$1,000,000	5568	65	5569		32,523	
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4(1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4(1)):						
a. With original amounts of \$100,000 or less	5570	25	5571		857	
b. With original amounts of more than \$100,000 through \$250,000	5572	20	5573		1,638	
c. With original amounts of more than \$250,000 through \$1,000,000	5574	13	5575		3,386	

3.a

3.b

3.c

4.a

4.b

4.c

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

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's

"Loans secured by farmland (including farm residential and other improvements)" reported in

Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's

"Loans to finance agricultural production and other loans to farmers" in reported in Schedule RC-C,

part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in

both of these two loan categories, place an "X" in the box marked "NO.")

RCN	YES / NO
6860	NO

5

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

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

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

6. Report the total number of loans currently outstanding for each of the following

Schedule RC-C, part I, loan categories:

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

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

Number of Loans	
RCN	
5576	N/A
5577	N/A

6.a

6.b

	(Column A)		(Column B)		
	Number of Loans		Amount Currently Outstanding		
Dollar Amounts in Thousands	RCN		RCN	Bil Mil Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):					
a. With original amounts of \$100,000 or less	5578	N/A	5579	N/A	7.a
b. With original amounts of more than \$100,000 through \$250,000	5580	N/A	5581	N/A	7.b
c. With original amounts of more than \$250,000 through \$500,000	5582	N/A	5583	N/A	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):					
a. With original amounts of \$100,000 or less	5584	N/A	5585	N/A	8.a
b. With original amounts of more than \$100,000 through \$250,000	5586	N/A	5587	N/A	8.b
c. With original amounts of more than \$250,000 through \$500,000	5588	N/A	5589	N/A	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		RCN	Bil	Mil	Thou	
Assets						
1. U.S. Treasury securities		3531		N/A		1
2. U.S. Government agency obligations (exclude mortgage-backed securities)		3532		N/A		2
3. Securities issued by states and political subdivisions in the U.S.		3533		N/A		3
4. Mortgage-backed securities (MBS):						
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		G379		N/A		4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)(include CMOs, REMICs, and stripped MBS)		G380		N/A		4.b
c. All other residential MBS		G381		N/A		4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)		K197		N/A		4.d
e. All other commercial MBS		K198		N/A		4.e
5. Other debt securities						
a. Structured financial products:						
(1) Cash		G383		N/A		5.a.1
(2) Synthetic		G384		N/A		5.a.2
(3) Hybrid		G385		N/A		5.a.3
b. All other debt securities		G386		N/A		5.b
6. Loans:						
a. Loans secured by real estate:						
(1) Construction, land development, and other land loans		F604		N/A		6.a.1
(2) Secured by farmland (including farm residential and other improvements)		F605		N/A		6.a.2
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		F606		N/A		6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens		F607		N/A		6.a.3.b.1
(2) Secured by junior liens		F611		N/A		6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F612		N/A		6.a.4
(5) Secured by nonfarm nonresidential properties		F613		N/A		6.a.5
b. Commercial and industrial loans		F614		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		F615		N/A		6.c.1
(2) Other revolving credit plans		F616		N/A		6.c.2
(3) Automobile Loans		K199		N/A		6.c.3
(4) Other consumer loans		K210		N/A		6.c.4
d. Other loans		F618		N/A		6.d
7. and 8. Not applicable						
9. Other trading assets		3541		N/A		9
10. Not applicable						
11. Derivatives with a positive fair value		3543		N/A		11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)		3545		N/A		12

Liabilities

	RCN	Bil	Mil	Thou	
13. a. Liability for short positions	3546		N/A		13.a
b. Other trading liabilities	F624		N/A		13.b
14. Derivatives with a negative fair value	3547		N/A		14
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548		N/A		15

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

Schedule RC-D - Continued**Memoranda**

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

Schedule RC-D - Continued**Memoranda - Continued**

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

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts			
	(Column A) Total transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits(1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)			
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou		
Deposits of:								
1. Individuals, partnerships, and corporations	B549	66,672			B550	57,497		1
2. U.S. Government	2202	3			2520	0		2
3. States and political subdivisions in the U.S.	2203	1,790			2530	598		3
4. Commercial banks and other depository institutions in the U.S.	B551	0			B552	30,630		4
5. Banks in foreign countries	2213	0			2236	0		5
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0		6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	68,465	2210	53,385	2385	88,725		7

Memoranda

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	4,546		M.1.a
b. Total brokered deposits	2365	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	2343	0		M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	0		M.1.c.2
d. Maturity data for brokered deposits:				
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	0		M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219	0		M.1.d.2
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220	0		M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	2,388		M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	25,617		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)	6810	17,725		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	9,871		M.2.a.2
b. Total time deposits of less than \$100,000	6648	14,081		M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	41,117		M.2.c
d. Total time deposits of more than \$250,000	J474	5,931		M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	F233	998		M.2.e

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

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

Schedule RC-E—Continued**Memoranda — Continued**

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:(1,2)				
(1) Three months or less		A579	2,910	M.3.a.1
(2) Over three months through 12 months		A580	8,517	M.3.a.2
(3) Over one year through three years		A581	1,918	M.3.a.3
(4) Over three years		A582	736	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)(3)		A241	11,427	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:(1,4)				
(1) Three months or less		A584	3,395	M.4.a.1
(2) Over three months through 12 months		A585	13,570	M.4.a.2
(3) Over one year through three years		A586	25,337	M.4.a.3
(4) Over three years		A587	4,746	M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)		K221	14,238	M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)(3)		K222	2,727	M.4.c
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?		RCON	YES / NO	
		P752	YES	M.5

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

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

- (1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
- (3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.
- (5) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Mission National Bank

Legal Title of Bank

FDIC Certificate Number: 23749

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RC-22**Schedule RC-E—Continued****Memoranda—Continued**

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

Mission National Bank

Legal Title of Bank

FDIC Certificate Number: 23749

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RC-23**Schedule RC-F—Other Assets**

Dollar Amounts in Thousands				RCON	Bil Mil Thou	
1. Accrued interest receivable(1)				B556	593	1
2. Net deferred tax assets(2)				2148	1,518	2
3. Interest-only strips receivable (not in the form of a security)(3)on:						
a. Mortgage loans				A519	0	3.a
b. Other financial assets				A520	0	3.b
4. Equity securities that DO NOT have readily determinable fair values(4)				1752	1,734	4
5. Life insurance assets						
a. General account life insurance assets				K201	1,135	5.a
b. Separate account life insurance assets				K202	0	5.b
c. Hybrid account life insurance assets				K270	0	5.c
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item)				2168	1,107	6
a. Prepaid expenses	2166	324				6.a
b. Repossessed personal property (including vehicles)	1578	0				6.b
c. Derivatives with a positive fair value held for purposes other than trading	C010	0				6.c
d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0				6.d
e. FDIC loss-sharing indemnification assets	J448	0				6.e
f. Not Applicable						
TEXT						
g. 3549 LendingClub receivable	3549	481				6.g
h. 3550	3550	0				6.h
i. 3551	3551	0				6.i
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)				2160	6,087	7

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

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

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

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands				RCON	Bil Mil Thou	
1. a. Interest accrued and unpaid on deposits(1)				3645	108	1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				3646	1,289	1.b
2. Net deferred tax liabilities(2)				3049	0	2
3. Allowance for credit losses on off-balance sheet credit exposures				B557	28	3
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item)				2938	13	4
a. Accounts Payable	3066	0				4.a
b. Deferred compensation liabilities	C011	0				4.b
c. Dividends declared but not yet payable	2932	0				4.c
d. Derivatives with a negative fair value held for purposes other than trading	C012	0				4.d
TEXT						
e. 3552	3552	0				4.e
f. 3553	3553	0				4.f
g. 3554	3554	0				4.g
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930	1,438	5

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

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

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
Assets				
1. Interest-bearing balances due from depository institutions		3381	9,469	1
2. U.S. Treasury securities and U.S. Government agency obligations(2) (excluding mortgage-backed securities)		B558	0	2
3. Mortgage-backed securities(2)		B559	0	3
4. All other securities(2,3) (includes securities issued by states and political subdivisions in the U.S.)		B560	0	4
5. Federal funds sold and securities purchased under agreements to resell		3365	13,908	5
6. Loans:				
a. Total loans		3360	152,035	6.a
b. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties		3465	19,156	6.b.1
(2) All other loans secured by real estate		3466	125,422	6.b.2
c. Commercial and industrial loans		3387	5,989	6.c
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards		B561	0	6.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562	1,450	6.d.2
7. To be completed by banks with \$100 million or more in total assets:(4) Trading assets		3401	0	7
8. Lease financing receivables (net of unearned income)		3484	2,288	8
9. Total assets(5)		3368	194,517	9
Liabilities				
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		3485	15,438	10
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs)		B563	27,381	11.a
b. Time deposits of \$100,000 or more		A514	44,288	11.b
c. Time deposits of less than \$100,000		A529	14,883	11.c
12. Federal funds purchased and securities sold under agreements to repurchase		3353	0	12
13. To be completed by banks with \$100 million or more in total assets:(4) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		3355	11,604	13

Memorandum

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
Memorandum item 1 is to be completed by:(4) • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.				
1. Loans to finance agricultural production and other loans to farmers		3386	N/A	M.1

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

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

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

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

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

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

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

Dollar Amounts in Thousands		RCON	Bil Mil Thou		
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines		3814	0	1.a	
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)		J477	0	1.a.(1)	
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)		J478	0	1.a.(2)	
b. Credit card lines		3815	0	1.b	
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.(1)</i>					
(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1) Unused consumer credit card lines		J455	N/A	1.b.(1)	
(2) Other unused credit card lines		J456	N/A	1.b.(2)	
c. Commitments to fund commercial real estate, construction, and land development loans:					
(1) Secured by real estate:					
(a) 1-4 family residential construction loan commitments		F164	0	1.c.1.a	
(b) Commercial real estate, other construction loan, and land development loan commitments		F165	2,369	1.c.1.b	
(2) NOT secured by real estate		6550	0	1.c.2	
d. Securities underwriting		3817	0	1.d	
e. Other unused commitments:					
(1) Commercial and industrial loans		J457	1,700	1.e.(1)	
(2) Loans to financial institutions		J458	0	1.e.(2)	
(3) All other unused commitments		J459	275	1.e.(3)	
2. Financial standby letters of credit		3819	0	2	
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.(1)</i>					
a. Amount of financial standby letters of credit conveyed to others	3820	N/A		2.a	
3. Performance standby letters of credit		3821	153	3	
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.(1)</i>					
a. Amount of performance standby letters of credit conveyed to others	3822	N/A		3.a	
4. Commercial and similar letters of credit		3411	0	4	
5. Not applicable					
6. Securities lent and borrowed:					
a. Securities lent (including customers' securities lent where the customer is					
Indemnified against loss by the reporting bank)					
		3433	0	6.a.	
b. Securities borrowed					
		3432	0	6.b.	
7. Credit derivatives:					
		(Column A) Sold Protection		(Column B) Purchased Protection	
a. Notional amounts:		RCON	Bil Mil Thou	RCON	Bil Mil Thou
(1) Credit default swaps		C968	0	C969	0
(2) Total return swaps		C970	0	C971	0
(3) Credit options		C972	0	C973	0
(4) Other credit derivatives		C974	0	C975	0
b. Gross fair values:					
(1) Gross positive fair value		C219	0	C221	0
(2) Gross negative fair value		C220	0	C222	0

(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 June 30, 2014, Report of Condition.

Schedule RC-L—Continued

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

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

		RCN	Bil Mil Thou	
8. Spot foreign exchange contracts		8765	0	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")		3430	3,000	9
a. Not applicable.				
b. Commitments to purchase when-issued securities		3434	0	9.b
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf		C978	3,000	9.c
TEXT				
d. 3555		3555	0	9.d
e. 3556		3556	0	9.e
f. 3557		3557	0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")		5591	0	10
TEXT				
a. Commitments to sell when-issued securities		3435	0	10.a
b. 5592		5592	0	10.b
c. 5593		5593	0	10.c
d. 5594		5594	0	10.d
e. 5595		5595	0	10.e

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

(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)		(Column B)		(Column C)		(Column D)
Derivatives Position Indicators		Interest Rate Contracts		Foreign Exchange Contracts		Equity Derivative Contracts		Commodity and Other Contracts
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):		Tril Bil Mil Thou		Tril Bil Mil Thou		Tril Bil Mil Thou		Tril Bil Mil Thou
a. Futures contracts		RCON 8693		RCON 8694		RCON 8695		RCON 8696
		0		0		0		0
b. Forward contracts		RCON 8697		RCON 8698		RCON 8699		RCON 8700
		0		0		0		0
c. Exchange-traded option contracts:		RCON 8701		RCON 8702		RCON 8703		RCON 8704
(1) Written options		0		0		0		0
(2) Purchased options		RCON 8705		RCON 8706		RCON 8707		RCON 8708
		0		0		0		0
d. Over-the-counter option contracts:		RCON 8709		RCON 8710		RCON 8711		RCON 8712
(1) Written options		0		0		0		0
(2) Purchased options		RCON 8713		RCON 8714		RCON 8715		RCON 8716
		0		0		0		0
e. Swaps		RCON 3450		RCON 3826		RCON 8719		RCON 8720
		0		0		0		0
13. Total gross notional amount of derivative contracts held for trading		RCON A126		RCON A127		RCON 8723		RCON 8724
		0		0		0		0
14. Total gross notional amount of derivative contracts held for purposes other than trading		RCON 8725		RCON 8726		RCON 8727		RCON 8728
		0		0		0		0
a. Interest rate swaps where the bank has agreed to pay a fixed rate		RCON A589						
		0						
15. Gross fair values of derivative contracts:								
a. Contracts held for trading:		RCON 8733		RCON 8734		RCON 8735		RCON 8736
(1) Gross positive fair value		0		0		0		0
(2) Gross negative fair value		RCON 8737		RCON 8738		RCON 8739		RCON 8740
		0		0		0		0
b. Contracts held for purposes other than trading:		RCON 8741		RCON 8742		RCON 8743		RCON 8744
(1) Gross positive fair value		0		0		0		0
(2) Gross negative fair value		RCON 8745		RCON 8746		RCON 8747		RCON 8748
		0		0		0		0

Schedule RC-L—Continued

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

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

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests		6164	2,809	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations		RCON 6165	Number 1	1.b
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets		3164	0	2.a
(1) Estimated fair value of mortgage servicing assets		A590	0	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets		B026	0	2.b
c. All other identifiable intangible assets		5507	0	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		0426	0	2.d
3. Other real estate owned:				
a. Construction, land development, and other land		5508	0	3.a
b. Farmland		5509	0	3.b
c. 1-4 family residential properties		5510	0	3.c
d. Multifamily (5 or more) residential properties		5511	0	3.d
e. Nonfarm nonresidential properties		5512	0	3.e
f. Foreclosed properties from "GNMA loans"		C979	0	3.f
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)		2150	0	3.g
4. Not Applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of:(1)				
(a) One year or less		F055	6,700	5.a.1.a
(b) Over one year through three years		F056	16,300	5.a.1.b
(c) Over three years through five years		F057	3,000	5.a.1.c
(d) Over five years		F058	0	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)(2)		2651	6,700	5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)		F059	0	5.a.3
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of:(3)				
(a) One year or less		F060	0	5.b.1.a
(b) Over one year through three years		F061	0	5.b.1.b
(c) Over three years through five years		F062	0	5.b.1.c
(d) Over five years		F063	0	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)(4)		B571	0	5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)		3190	26,000	5.c

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

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

(3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

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

Schedule RC-M—Continued

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

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

Schedule RC-M—Continued

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

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

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

Schedule RC-M—Continued

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

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

Schedule RC-M—Continued

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

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

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

(1) International wire transfers

(2) International ACH transactions

(3) Other proprietary services operated by your institution

(4) Other proprietary services operated by another party

RCON	YES / NO
N517	NO
N518	NO
N519	NO
N520	NO

16.a.1

16.a.2

16.a.3

16.a.4

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

N521	N/A
------	-----

16.b

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

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

RCON	Number
N522	N/A

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

N523	N/A
------	-----

16.d.1

(2) Estimated dollar value of international remittance transfers

N524	N/A
------	-----

16.d.2

(3) Estimated number of remittance transfers for which your institution applied the temporary exception

RCON	Number
N527	N/A

16.d.3

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

(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or

(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).

For purposes of this item 16, such transfers are referred to as international remittance transfers.

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

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans	F172			0	F174			0	F176			0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173			0	F175			0	F177			0	1.a.(2)
b. Secured by farmland	3493			0	3494			0	3495			0	1.b
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398			0	5399			0	5400			0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens	C236			0	C237			0	C229			0	1.c.(2)(a)
(b) Secured by junior liens	C238			0	C239			0	C230			0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	3499			0	3500			0	3501			0	1.d
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178			910	F180			0	F182			1,419	1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	F179			292	F181			0	F183			922	1.e(2)
2. Loans to depository institutions and acceptances of other banks	B834			0	B835			0	B836			0	2
3. Not applicable													
4. Commercial and industrial loans	1606			0	1607			0	1608			0	4
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575			0	B576			0	B577			0	5.a
b. Automobile loans	K213			0	K214			0	K215			0	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216			0	K217			0	K218			0	5.c
6. Loans to foreign governments and official institutions	5389			0	5390			0	5391			0	6
7. All other loans(1)	5459			0	5460			0	5461			0	7
8. Lease financing receivables	1226			0	1227			0	1228			0	8
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505			0	3506			0	3507			0	9

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

Schedule RC-N—Continued

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

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

Schedule RC-N—Continued

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

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

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

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou
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	K105			0	K106			0	K107			0
(2) Other construction loans and all land development and other land loans	K108			0	K109			0	K110			0
b. Loans secured by 1-4 family residential properties	F661			0	F662			0	F663			0
c. Secured by multifamily (5 or more) residential properties	K111			0	K112			0	K113			0
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			0	K115			0	K116			1,419
(2) Loans secured by other nonfarm nonresidential properties	K117			0	K118			0	K119			922
e. Commercial and industrial loans	K257			0	K258			0	K259			0
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets. (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):(1)</i>												
(1) To U.S. addressees (domicile)	K120			N/A	K121			N/A	K122			N/A
(2) To non-U.S. addressees (domicile)	K123			N/A	K124			N/A	K125			N/A
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126			0	K127			0	K128			0
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>												
(1) Loans secured by farmland	K130			0	K131			0	K132			0
(2) Loans to depository institutions and acceptances of other banks	K134			0	K135			0	K136			0
(3) Not applicable												
(4) Loans to individuals for household, family, and other personal expenditures:												
(a) Credit cards	K274			0	K275			0	K276			0
(b) Automobile loans	K277			0	K278			0	K279			0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			0	K281			0	K282			0

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

Schedule RC-N—Continued

Memoranda—Continued

Memoranda—Continued	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1.f.(5) Loans to foreign governments and official institutions	K283			0	K284			0	K285			0	M.1.f.(5)
(6) Other Loans(1)	K286			0	K287			0	K288			0	M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by:(2) - Banks with \$300 million or more in total assets - Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part 1, 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 Memorandum item 1.f.(6), above	K138			N/A	K139			N/A	K140			N/A	M.1.f.(6)(a)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558			0	6559			0	6560			0	M.2
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million in total assets:(2) a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248			N/A	1249			N/A	1250			N/A	M.3.a
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380			N/A	5381			N/A	5382			N/A	M.3.b
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254			N/A	1255			N/A	1256			N/A	M.3.c
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166			N/A	F167			N/A	F168			N/A	M.3.d

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

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

Schedule RC-N—Continued

Memoranda—Continued

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

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

M.6

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

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

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

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

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

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____		F236	157,298	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions _____		F237	0	2
3. Not applicable				
4. Average consolidated total assets for the calendar quarter _____		K652	194,517	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) _____		K653	1	4.a
			Bil Mil Thou	
5. Average tangible equity for the calendar quarter(1) _____		K654	24,143	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions _____		K655	0	6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less _____		G465	0	7.a
b. Over one year through three years _____		G466	0	7.b
c. Over three years through five years _____		G467	0	7.c
d. Over five years _____		G468	0	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less _____		G469	0	8.a
b. Over one year through three years _____		G470	0	8.b
c. Over three years through five years _____		G471	0	8.c
d. Over five years _____		G472	0	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b) _____		G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits _____		L190	N/A	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? _____		K656	NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Bil Mil Thou	
a. Banker's bank deduction _____		K657	N/A	10.a
b. Banker's bank deduction limit _____		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? _____		K659	NO	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.			Bil Mil Thou	
a. Custodial bank deduction _____		K660	N/A	11.a
b. Custodial bank deduction limit _____		K661	N/A	11.b

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

Schedule RC-O—Continued**Memoranda**

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:(1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less		F049	104,665	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCON Number F050 2,953			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:(1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000		F051	48,076	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCON Number F052 80			M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less:(1)				
(1) Amount of retirement deposit accounts of \$250,000 or less		F045	4,557	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	RCON Number F046 171			M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000:(1)				
(1) Amount of retirement deposit accounts of more than \$250,000		F047	0	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000	RCON Number F048 0			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)		5597	N/A	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Saving association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:				
TEXT		RCON	FDIC Cert No.	
A545		A545	0	M.3

4. and 5. Not Applicable

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.
- (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

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

Memoranda—Continued

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

Schedule RC-O—Continued

Memoranda—Continued

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

Schedule RC-O—Continued

Memorandum item 18 is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations.

Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)										
	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	≤ 1%		1.01–4%		4.01–7%		7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%
	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:											
a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations	RCON M964		RCON M965		RCON M966		RCON M967	RCON M968	RCON M969	RCON M970	RCON M971
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M979		RCON M980		RCON M981		RCON M982	RCON M983	RCON M984	RCON M985	RCON M986
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON M994		RCON M995		RCON M996		RCON M997	RCON M998	RCON M999	RCON N001	RCON N002
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCON N010		RCON N011		RCON N012		RCON N013	RCON N014	RCON N015	RCON N016	RCON N017
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N040		RCON N041		RCON N042		RCON N043	RCON N044	RCON N045	RCON N046	RCON N047
e. Credit cards	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N055		RCON N056		RCON N057		RCON N058	RCON N059	RCON N060	RCON N061	RCON N062
f. Automobile loans	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N070		RCON N071		RCON N072		RCON N073	RCON N074	RCON N075	RCON N076	RCON N077
g. Student loans	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
h. Other consumer loans and revolving credit plans other than credit cards	RCON N085		RCON N086		RCON N087		RCON N088	RCON N089	RCON N090	RCON N091	RCON N092
	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N100		RCON N101		RCON N102		RCON N103	RCON N104	RCON N105	RCON N106	RCON N107
i. Consumer leases	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A
	RCON N115		RCON N116		RCON N117		RCON N118	RCON N119	RCON N120	RCON N121	RCON N122
j. Total	N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.

Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

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

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

Schedule 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 assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:(2)						
a. Closed-end first liens		F066		N/A		1.a
b. Closed-end junior liens		F067		N/A		1.b
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit		F670		N/A		1.c.(1)
(2) Principal amount funded under the lines of credit		F671		N/A		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:(2)						
a. Closed-end first liens		F068		N/A		2.a
b. Closed-end junior liens		F069		N/A		2.b
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit		F672		N/A		2.c.(1)
(2) Principal amount funded under the lines of credit		F673		N/A		2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:						
a. Closed-end first liens		F070		N/A		3.a
b. Closed-end junior liens		F071		N/A		3.b
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit		F674		N/A		3.c.(1)
(2) Principal amount funded under the lines of credit		F675		N/A		3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a and 5):						
a. Closed-end first liens		F072		N/A		4.a
b. Closed-end junior liens		F073		N/A		4.b
c. Open-end loans extended under lines of credit:						
(1) Total commitment under the lines of credit		F676		N/A		4.c.(1)
(2) Principal amount funded under the lines of credit		F677		N/A		4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c,5.f, 5.g, and 5.i):		RIAD				
a. Closed-end 1-4 family residential mortgage loans		F184		N/A		5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit		F560		N/A		5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:		RCON				
a. Closed-end first liens		F678		N/A		6.a
b. Closed-end junior liens		F679		N/A		6.b
c. Open-end loans extended under line of credit:						
(1) Total commitment under the lines of credit		F680		N/A		6.c.(1)
(2) Principal amount funded under the lines of credit		F681		N/A		6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:						
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies		L191		N/A		7.a
b. For representations and warranties made to other parties		L192		N/A		7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b)		M288		N/A		7.c

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

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements			(Column E) Level 3 Fair Value Measurements				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Assets																	
1. Available-for-sale securities _____	1773	N/A			G474	N/A			G475	N/A			G476	N/A			1
2. Federal funds sold and securities purchased under agreements to resell _____	G478	N/A			G479	N/A			G480	N/A			G481	N/A			2
3. Loans and leases held for sale _____	G483	N/A			G484	N/A			G485	N/A			G486	N/A			3
4. Loans and leases held for investment _____	G488	N/A			G489	N/A			G490	N/A			G491	N/A			4
5. Trading assets:																	
a. Derivative assets _____	3543	N/A			G493	N/A			G494	N/A			G495	N/A			5.a
b. Other trading assets _____	G497	N/A			G498	N/A			G499	N/A			G500	N/A			5.b
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) _____	F240	N/A			F684	N/A			F692	N/A			F241	N/A			5.b.1
6. All other assets _____	G391	N/A			G392	N/A			G395	N/A			G396	N/A			6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.) _____	G502	N/A			G503	N/A			G504	N/A			G505	N/A			7

Schedule RC-Q—Continued

	(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		
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou			
Liabilities															
8. Deposits	F252	N/A	F686	N/A	F694	N/A	F253	N/A	F254	N/A			8		
9. Federal funds purchased and securities sold under agreements to repurchase	G507	N/A	G508	N/A	G509	N/A	G510	N/A	G511	N/A			9		
10. Trading liabilities:															
a. Derivative liabilities	3547	N/A	G512	N/A	G513	N/A	G514	N/A	G515	N/A			10.a		
b. Other trading liabilities	G516	N/A	G517	N/A	G518	N/A	G519	N/A	G520	N/A			10.b		
11. Other borrowed money	G521	N/A	G522	N/A	G523	N/A	G524	N/A	G525	N/A			11		
12. Subordinated notes and debentures	G526	N/A	G527	N/A	G528	N/A	G529	N/A	G530	N/A			12		
13. All other liabilities	G805	N/A	G806	N/A	G807	N/A	G808	N/A	G809	N/A			13		
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	N/A	G532	N/A	G533	N/A	G534	N/A	G535	N/A			14		

Schedule RC-Q—Continued

		(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		
Dollar Amounts in Thousands		RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Memoranda												
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25 percent of item 6):												
a. Mortgage servicing assets		G536	N/A	G537	N/A	G538	N/A	G539	N/A	G540	N/A	M.1.a
b. Nontrading derivative assets		G541	N/A	G542	N/A	G543	N/A	G544	N/A	G545	N/A	M.1.b
TEXT												
c.	G546	G546	N/A	G547	N/A	G548	N/A	G549	N/A	G550	N/A	M.1.c
d.	G551	G551	N/A	G552	N/A	G553	N/A	G554	N/A	G555	N/A	M.1.d
e.	G556	G556	N/A	G557	N/A	G558	N/A	G559	N/A	G560	N/A	M.1.e
f.	G561	G561	N/A	G562	N/A	G563	N/A	G564	N/A	G565	N/A	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25 percent of item 13)												
a. Loan commitments (not accounted for as derivatives)		F261	N/A	F689	N/A	F697	N/A	F262	N/A	F263	N/A	M.2.a
b. Nontrading derivative liabilities		G566	N/A	G567	N/A	G568	N/A	G569	N/A	G570	N/A	M.2.b
TEXT												
c.	G571	G571	N/A	G572	N/A	G573	N/A	G574	N/A	G575	N/A	M.2.c
d.	G576	G576	N/A	G577	N/A	G578	N/A	G579	N/A	G580	N/A	M.2.d
e.	G581	G581	N/A	G582	N/A	G583	N/A	G584	N/A	G585	N/A	M.2.e
f.	G586	G586	N/A	G587	N/A	G588	N/A	G589	N/A	G590	N/A	M.2.f

Schedule RC-R—Regulatory Capital

Part I — Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands		RCOA	Bil Mil Thou	
Common equity tier 1 capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		P742	8,715	1
		RCON		
2. Retained earnings		3632	15,500	2
		RCOA		
3. Accumulated other comprehensive income (AOCI)		B530	0	3
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No	RCOA		
	1=Yes	P838	1	3.a
		RCOA		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		P839	0	4
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840	24,215	5
Common equity tier 1 capital: adjustments and deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	0	6
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	0	7
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs		P843	0	8
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)		P844	0	9.a
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)		P845	0	9.b
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)		P846	0	9.c
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)		P847	0	9.d
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)		P848	0	9.e
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		P849	N/A	9.f
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)		Q258	0	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions		P850	0	10.b
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments		P851	0	11
12. Subtotal (item 5 minus items 6 through 11)		P852	24,215	12

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands		RCOA	Bil	Mil	Thou	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P853		0			13
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854		0			14
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P855		0			15
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	P856		0			16
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857		0			17
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858		0			18
19. Common equity tier 1 capital (item 12 minus item 18)	P859		24,215			19
Additional tier 1 capital						
20. Additional tier 1 capital instruments plus related surplus	P860		0			20
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861		0			21
22. Tier 1 minority interest not included in common equity tier 1 capital	P862		0			22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863		0			23
24. LESS: Additional tier 1 capital deductions	P864		0			24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865		0			25
Tier 1 capital						
26. Tier 1 capital (sum of items 19 and 25)	8274		24,215			26
Tier 2 capital						
27. Tier 2 capital instruments plus related surplus	P866		0			27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867		0			28
29. Total capital minority interest that is not included in tier 1 capital	P868		0			29
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310		1,988			30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCOW 5310					30.b
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCOA Q257		0			31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870		1,988			32.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCOW P870					32.b
33. LESS: Tier 2 capital deductions	RCOA P872		0			33
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311		1,988			34.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCOW 5311					34.b
Total Capital						
35. a. Total capital (sum of items 26 and 34.a)	RCOA 3792		26,203			35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCOW 3792					35.b

Schedule RC-R—Continued

Part I — Continued

	Dollar Amounts in Thousands	RCON	Tril Bil Mil Thou	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets		3368	194,517	36
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)		RCOA		
		P875	0	37
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes		B596	0	38
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)		A224	194,517	39
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		A223	157,909	40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)		RCOW		
		A223		40.b

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)					41
	P793	15.33%	P793		
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)					42
	7206	15.33%	7206		
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)					43
	7205	16.59%	7205		

Leverage Capital Ratios

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	12.45%	44
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			45

Capital Buffer

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

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

Schedule RC-R—Continued

Part II — Risk Weighted Assets

To be completed by all institutions

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

	(Column A) Totals From Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)				
	Allocation by Risk-Weight Category														
	0%			2%			4%		10%		20%		50%		
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou			
Balance Sheet Asset Categories (2)															
1. Cash and balances due from depository institutions_____	RCON D957		RCON S396		RCON D958								RCON D959	RCON S397	1
	23,997		0		20,994								3,003	0	
2. Securities :															
a. Held-to-maturity securities_____	RCON D961		RCON S399		RCON D962								RCON D963	RCON D964	2.a.
	0		0		0								0	0	
b. Available-for-sale securities_____	RCON D966		RCON S402		RCON D967								RCON D968	RCON D969	2.b.
	0		0		0								0	0	
3. Federal funds sold and securities purchased under agreements to resell:															
a.Federal funds sold_____	RCON D971				RCON D972								RCON D973	RCON S410	3.a
	10,746				0								10,746	0	
b. Securities purchased under agreements to resell_____	RCON H171		RCON H172												3.b
	0		0												
4. Loans and leases held for sale:															
a. Residential mortgage exposures_____	RCON S413		RCON S414		RCON H173								RCON S415	RCON S416	4.a.
	0		0		0								0	0	
b. High volatility commercial real estate exposures_____	RCON S419		RCON S420		RCON H174								RCON H175	RCON H176	4.b.
	0		0		0								0	0	
c. Exposures past due 90 days or more or on nonaccrual(3)															
	RCON S423		RCON S424		RCON S425								RCON S426	RCON S427	4.c.
	0		0		0								0	0	

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

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

Schedule RC-R—Continued

Part II — Continued

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

Dollar Amounts in Thousands	(Column I)			(Column J)			
	Allocation by Risk-Weight Category						
	100%			150%			
	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories(2)							
	RCON D960			RCON S398			
1. Cash and balances due from depository institutions_____	0			0			1
2. Securities :							
a. Held-to-maturity securities_____	RCON D965			RCON S400			
	0			0			2.a.
b. Available-for-sale securities_____	RCON D970			RCONS403			
	0			0			2.b.
3. Federal funds sold and securities purchased under agreements to resell:							
	RCON D974			RCON S411			
a. Federal funds sold_____	0			0			3.a
b. Securities purchased under agreements to resell_____							3.b
4. Loans and leases held for sale:							
a. Residential mortgage exposures_____	RCON S417						
	0						4.a.
b. High volatility commercial real estate exposures_____	RCON H177			RCON S421			
	0			0			4.b.
c. Exposures past due 90 days or more or on nonaccrual(3)							
	RCON S428			RCON S429			
	0			0			4.c.

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

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

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category										
	250%(5)		300%		400%		600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories(continued)											
1. Cash and balances due from depository institutions											1
2. Securities :											
a. Held-to-maturity securities											2.a.
b. Available-for-sale securities	RCON H270		RCON S405				RCON S406				2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a.Federal funds sold											3.a
b. Securities purchased under agreements to resell											3.b
4. Loans and leases held for sale:											
a. Residential mortgage exposures											4.a.
b. High volatility commercial real estate exposures											4.b.
c. Exposures past due 90 days or more or on nonaccrual(6)											4.c.

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

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

Schedule RC-R—Continued

Part II — Continued

		(Column R)	(Column S)	
		Application of Other Risk-Weighting Approaches(4)		
		Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands		Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories(continued)				
1. Cash and balances due from depository institutions				1
2. Securities:				2.a.
a. Held-to-maturity securities				
b. Available-for-sale securities		RCN H271	RCN H272	2.b.
		0	0	
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold				3.a
b. Securities purchased under agreements to resell				3.b
4. Loans and leases held for sale:				
a. Residential mortgage exposures		RCN H273	RCN H274	4.a.
		0	0	
b. High volatility commercial real estate exposures		RCN H275	RCN H276	4.b.
		0	0	
c. Exposures past due 90 days or more or on nonaccrual(6)				
		RCN H277	RCN H278	4.c.
		0	0	

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

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%		
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
4. Loans and leases held for sale (continued):	RCN S431	RCN S432	RCN S433				RCN S434	RCN S435
d. All other exposures	0	0	0				0	0
5. Loans and leases, net of unearned income:								
a. Residential mortgage exposures	RCN S439	RCN S440	RCN H178				RCN S441	RCN S442
	46,515	0	0				0	43,339
b. High volatility commercial real estate exposures	RCN S445	RCN S446	RCN H179				RCN H180	RCN H181
	398	0	0				0	0
c. Exposures past due 90 days or more or on nonaccrual(7)	RCN S449	RCN S450	RCN S451				RCN S452	RCN S453
	2,341	0	0				0	0
d. All other exposures	RCN S457	RCN S458	RCN S459				RCN S460	RCN S461
	119,298	0	1,192				378	0
6. LESS: Allowance for loan and lease losses	RCN 3123	RCN 3123						
	3,085	3,085						
7. Trading assets	RCN D976	RCN S466	RCN D977				RCN D978	RCN D979
	0	0	0				0	0
8. All other assets(8)	RCN D981	RCN S469	RCN D982				RCN D983	RCN D984
	8,633	0	265				815	189
a. Separate account bank-owned life insurance								
b. Default fund contributions to central counterparties								

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

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

Schedule RC-R—Continued

Part II — Continued

		(Column I)	(Column J)	
		Allocation by Risk-Weight Category		
		100%	150%	
Dollar Amounts in Thousands		Bil Mil Thou	Bil Mil Thou	
4. Loans and leases held for sale (continued):				
d. All other exposures		RCN S436	RCN S437	4.d.
		0	0	
5. Loans and leases, net of unearned income:				
a. Residential mortgage exposures		RCN S443		5.a.
		3,176		
b. High volatility commercial real estate exposures		RCN H182	RCN S447	5.b.
		0	398	
c. Exposures past due 90 days or more or on nonaccrual(7)		RCN S454	RCN S455	5.c.
		0	2,341	
d. All other exposures		RCN S462	RCN S463	5.d.
		117,728	0	
6. LESS: Allowance for loan and lease losses				6.
		RCN D980	RCN S467	
		0	0	7.
7. Trading assets		RCN D985	RCN H185	
		7,364	0	8.
8. All other assets(8)				
a. Separate account bank-owned life insurance				8.a.
b. Default fund contributions to central counterparties				8.b.

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

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

Schedule RC-R—Continued

Part II — Continued

Part 12 - Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category										
	250%(10)		300%		400%		600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
4. Loans and leases held for sale (continued): d. All other exposures											4.d.
5. Loans and leases, net of unearned income: a. Residential mortgage exposures											5.a.
b. High volatility commercial real estate exposures											5.b.
c. Exposures past due 90 days or more or on nonaccrual(11)											5.c.
d. All other exposures											5.d.
6. LESS: Allowance for loan and lease losses											6.
7. Trading assets	RCON H289		RCON H186		RCON H290		RCON H187				7.
				0		0		0			
8. All other assets(12)	RCON H293		RCON H188		RCON S470		RCON S471				8.
				0		0		0			
a. Separate account bank-owned life insurance											8.a
b. Default fund contributions to central counterparties											8.b

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

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

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

Mission National Bank

Legal Title of Bank

FDIC Certificate Number: 23749

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

Part 11 Continued

	(Column R)			(Column S)			
	Application of Other Risk-Weighting Approaches(9)						
	Exposure Amount			Risk-Weighted Asset Amount			
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	
4. Loans and leases held for sale (continued):							4.d.
d. All other exposures	RCN H279			RCN H280			
	0			0			
5. Loans and leases, net of unearned income:							5.a.
a. Residential mortgage exposures	RCN H281			RCN H282			
	0			0			
b. High volatility commercial real estate exposures	RCN H283			RCN H284			5.b.
	0			0			
c. Exposures past due 90 days or more or on nonaccrual(11)							5.c.
	RCN H285			RCN H286			
	0			0			
d. All other exposures	RCN H287			RCN H288			5.d.
	0			0			
6. LESS: Allowance for loan and lease losses							6.
	RCN H291			RCN H292			
	0			0			
7. Trading assets	RCN H294			RCN H295			7.
	0			0			
8. All other assets(12)	RCN H296			RCN H297			8.
a. Separate account bank-owned life insurance	0			0			
b. Default fund contributions to central counterparties	RCN H298			RCN H299			8.a.
	0			0			

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

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	Column Q Allocation by Risk-Weight Category (Exposure Amount) 1250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA(13)	(Column U) Gross-Up
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:	RCON S475	RCON S476	RCON S477	RCON S478	RCON S479
a. Held-to-maturity securities	0	0	0	0	0
b. Available-for-sale securities	0	0	0	0	0
c. Trading assets	0	0	0	0	0
d. All other on-balance sheet securitization exposures	0	0	0	0	0
10. Off-balance sheet securitization exposures	0	0	0	0	0

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%
Dollar Amounts in Thousands	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
11. Total balance sheet Assets(14)	RCON 2170 208,843	RCON S500 -3,085	RCON D987 22,451				RCON D988 14,942	RCON D989 43,528

	(Column I) 100%	(Column J) 150%
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou
11. Total balance sheet Assets(14)	RCON D990 128,268	RCON S503 2,739

(13) Simplified Supervisory Formula Approach.

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

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category										Application of Other Risk- Weighting Approaches
	250%(15)		300%		400%		600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
	RCN S504		RCN S505		RCN S506		RCN S507			RCN S510	RCN H300
11. Total balance sheet Assets(14)			0		0		0			0	0

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column A) Face, Notional, or Other Amount	CCF (16)	(Column B) Credit Equivalent Amount(17)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
					Allocation by Risk-Weight Category						
					0%		2%	4%	10%	20%	50%
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding											
Securitization											
Exposures)(18)											
12. Financial standby letters of credit	RCON D991		RCON D992		RCON D993					RCON D994	RCON D995
	0	1.0	0		0					0	0
13. Performance standby letters of credit and transaction-related contingent items	RCON D997		RCON D998		RCON D999					RCON G603	RCON G604
	153	0.5	77		77					0	0
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606		RCON G607		RCON G608					RCON G609	RCON G610
	0	0.2	0		0					0	0
15. Retained recourse on small business obligations sold with recourse	RCON G612		RCON G613		RCON G614					RCON G615	RCON G616
	0	1.0	0		0					0	0

(16) Credit conversion factor.

(17) Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

(18) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I)			(Column J)			
	Allocation by Risk-Weight Category						
	100%			150%			
	Bil Mil Thou				Bil Mil Thou		
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposures)(18)							
12. Financial standby letters of credit	RCON D996			RCON S511			12
	0			0			
13. Performance standby letters of credit and transaction-related contingent items	RCON G605			RCON S512			13
	0			0			
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G611			RCON S513			14
	0			0			
15. Retained recourse on small business obligations sold with recourse	RCON G617			RCON S514			15
	0			0			

18. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II — Continued

	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount(20)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)
	Allocation by Risk-Weight Category									
	0%				2%		4%	10%	20%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
16. Repo-style transactions(21)	RCON S515		RCON S516		RCON S517		RCON S518	RCON S519		RCON S520
	0	1.0	0		0		0	0		0
17. All other off-balance sheet liabilities	RCON G618		RCON G619		RCON G620					RCON G621
	0	1.0	0		0					0
18. Unused commitments:										
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCON S525		RCON S526		RCON S527					RCON S528
	657	0.2	131		0					0
b. Original maturity of one year or less to ABCP conduits										
c. Original maturity exceeding one year	RCON G624		RCON G625		RCON G626					RCON G627
	3,687	0.5	1,844		70					0
19. Unconditionally cancelable commitments	RCON S540		RCON S541							
	0	0.0	0							
20. Over-the-counter derivatives			RCON S542		RCON S543				RCON S544	RCON S545
			0		0				0	0
21. Centrally cleared derivatives			RCON S549		RCON S550		RCON S551	RCON S552		RCON S554
			0		0		0	0		0
22. Unsettled transactions (failed trades)(22)	RCON H191				RCON H193					RCON H194
	0				0					0

(19) Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column H)		(Column I)		(Column J)	
	Allocation by Risk-Weight Category					
	50%		100%		150%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	
16. Repo-style transactions(21)	RCON S521		RCON S522		RCON S523	16.
	0		0		0	
17. All other off-balance sheet liabilities	RCON G622		RCON G623		RCON S524	17.
	0		0		0	
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCON S529		RCON S530		RCON S531	18.a.
	0		131		0	
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year	RCON G628		RCON G629		RCON S539	18.c.
	0		1,774		0	
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives	RCON S546		RCON S547		RCON S548	20.
	0		0		0	
21. Centrally cleared derivatives	RCON S555		RCON S556		RCON S557	21.
	0		0		0	
22 . Unsettled transactions (failed trades)(22)	RCON H195		RCON H196		RCON H197	22.
	0		0		0	

(19) Credit conversion factor.

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

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

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

Mission National Bank

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

					(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)						
								Application of Other Risk-Weighting Approaches(23)							
					625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount						
Dollar Amounts in Thousands					Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou						
16. Repo-style transactions(24)								RCON H301	RCON H302	16.					
								0	0						
17. All other off-balance sheet liabilities												17.			
18. Unused commitments:															
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits								RCON H303	RCON H304	18.a.					
								0	0						
b. Original maturity of one year or less to ABCP conduits												18.b.			
c. Original maturity exceeding one year								RCON H307	RCON H308	18.c.					
								0	0						
19. Unconditionally cancelable commitments												19.			
20. Over-the-counter derivatives								RCON H309	RCON H310	20.					
								0	0						
21. Centrally cleared derivatives												21.			
22 . Unsettled transactions (failed trades)(25)					RCON H198	RCON H199	RCON H200			22.					
					0	0	0								

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

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

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

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Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)			
	Allocation by Risk-Weight Category																								
	0%			2%			4%			10%			20%			50%			100%			150%			
	Bil Mil Thou			Bil Mil Thou			Bil Mil Thou			Bil Mil Thou			Bil Mil Thou			Bil Mil Thou			Bil Mil Thou			Bil Mil Thou			
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																									23
	RCN G630			RCN S558			RCN S559			RCN S560			RCN G631			RCN G632			RCN G633			RCN S561			
	22,598			0			0			0			14,942			43,528			130,173			2,739			23
24. Risk weight factor	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%			24
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)																									25
	RCN G634			RCN S569			RCN S570			RCN S571			RCN G635			RCN G636			RCN G637			RCN S572			
	0			0			0			0			2,988			21,764			130,173			4,109			25

Schedule RC-R—Continued

Part II — Continued

	(Column K)				(Column L)				(Column M)				(Column N)			(Column O)			(Column P)			(Column Q)				
	Allocation by Risk-Weight Category																									
	250%(26)				300%				400%				600%			625%			937.5%			1250%				
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																										
	RCON S562				RCON S563				RCON S564				RCON S565			RCON S566			RCON S567			RCON S568				
					0				0				0			0			0			0				
24. Risk weight factor	X 250%				X 300%				X 400%				X 600%			X 625%			X 937.5%			X 1250%				
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)																										
	RCON S573				RCON S574				RCON S575				RCON S576			RCON S577			RCON S578			RCON S579				
					0				0				0			0			0			0				
															Totals											
Dollar Amounts in Thousands															Tril			Bil			Mil			Thou		
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold																RCON S580										
																159,034			26							
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)																RCON S581										
																0			27							
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27)																RCON B704										
																159,034			28							
																RCON A222										
29. LESS: Excess allowance for loan and lease losses																1,125			29							
																RCON 3128										
30. LESS: Allocated transfer risk reserve																0			30							
																RCON G641										
31. Total risk-weighted assets (item 28 minus items 29 and 30)																157,909			31							

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

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

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

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

	(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
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Securitization Activities										
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705 0		RCON B706 0		RCON B707 0		RCON B708 0	RCON B709 0	RCON B710 0	RCON B711 0
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)	RCON B712 0		RCON B713 0		RCON B714 0		RCON B715 0	RCON B716 0	RCON B717 0	RCON B718 0
b. Subordinated securities and other residual interests	RCON C393 0		RCON C394 0		RCON C395 0		RCON C396 0	RCON C397 0	RCON C398 0	RCON C399 0
c. Standby letters of credit and other enhancements	RCON C400 0		RCON C401 0		RCON C402 0		RCON C403 0	RCON C404 0	RCON C405 0	RCON C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726 0		RCON B727 0		RCON B728 0		RCON B729 0	RCON B730 0	RCON B731 0	RCON B732 0
4. Past due loan amounts included in item 1:	RCON B733 0		RCON B734 0		RCON B735 0		RCON B736 0	RCON B737 0	RCON B738 0	RCON B739 0
a. 30-89 days past due	RCON B740 0		RCON B741 0		RCON B742 0		RCON B743 0	RCON B744 0	RCON B745 0	RCON B746 0
b. 90 days or more past due										
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):										
a. Charge-offs	RIAD B747 0		RIAD B748 0		RIAD B749 0		RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0		RIAD B755 0		RIAD B756 0		RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

Schedule RC-S—Continued

	(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
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
6. Amount of ownership (or seller's) interests carried as:										
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)			RCN B761		RCN B762				RCN B763	
			0		0				0	
b. Loans (included in Schedule RC-C)			RCN B500		RCN B501				RCN B502	
			0		0				0	
7. Past due loan amounts included in interests reported in item 6.a:										
a. 30-89 days past due			RCN B764		RCN B765				RCN B766	
			0		0				0	
b. 90 days or more past due			RCN B767		RCN B768				RCN B769	
			0		0				0	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):										
a. Charge-offs			RIAD B770		RIAD B771				RIAD B772	
			0		0				0	
b. Recoveries			RIAD B773		RIAD B774				RIAD B775	
			0		0				0	
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										
			RCN B776		RCN B777		RCN B778		RCN B779	RCN B780
			0		0		0		0	0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures										
			RCN B783		RCN B784		RCN B785		RCN B786	RCN B787
			0		0		0		0	0

6.a

6.b

7.a

7.b

8.a

8.b

9

10

Schedule RC-S—Continued

	(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
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales										
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCN B790		RCN B791		RCN B792		RCN B793	RCN B794	RCN B795	RCN B796
	0		0		0		0	0	0	0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 1	RCN B797		RCN B798		RCN B799		RCN B800	RCN B801	RCN B802	RCN B803
	0		0		0		0	0	0	0

Memoranda

	Dollar Amounts in Thousands	RCN	Bil Mil Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance		A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date		A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	0	M.2.b
c. Other financial assets (includes home equity lines)(1)		A591	25,145	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)		F699	0	M.2.d
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions		B807	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		B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions		B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C(2)		C407	N/A	M.4

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

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

Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCN A345	YES / NO NO	1
2. Does the institution exercise the fiduciary powers it has been granted?	RCN A346	YES / NO NO	2
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCN B867	YES / NO 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 percent of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

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

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

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

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

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

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou		Tril Bil Mil Thou					
Fiduciary and Related Assets	RCN B868		RCN B869		RCN B870		RCN B871	
4. Personal trust and agency accounts	N/A		N/A		N/A		N/A	4
5. Employee benefit and retirement-related trust and agency accounts:								
a. Employee benefit-defined contribution	RCN B872		RCN B873		RCN B874		RCN B875	
a. Employee benefit-defined contribution	N/A		N/A		N/A		N/A	5.a
b. Employee benefit-defined benefit	RCN B876		RCN B877		RCN B878		RCN B879	
b. Employee benefit-defined benefit	N/A		N/A		N/A		N/A	5.b
c. Other employee benefit and retirement-related accounts	RCN B880		RCN B881		RCN B882		RCN B883	
c. Other employee benefit and retirement-related accounts	N/A		N/A		N/A		N/A	5.c
6. Corporate trust and agency accounts	RCN B884		RCN B885		RCN C001		RCN C002	
6. Corporate trust and agency accounts	N/A		N/A		N/A		N/A	6
7. Investment management and investment advisory agency accounts	RCN B886		RCN J253		RCN B888		RCN J254	
7. Investment management and investment advisory agency accounts	N/A		N/A		N/A		N/A	7
8. Foundation and endowment trust and agency accounts	RCN J255		RCN J256		RCN J257		RCN J258	
8. Foundation and endowment trust and agency accounts	N/A		N/A		N/A		N/A	8
9. Other fiduciary accounts	RCN B890		RCN B891		RCN B892		RCN B893	
9. Other fiduciary accounts	N/A		N/A		N/A		N/A	9
10. Total fiduciary accounts (sum of items 4 through 9)	RCN B894		RCN B895		RCN B896		RCN B897	
10. Total fiduciary accounts (sum of items 4 through 9)	N/A		N/A		N/A		N/A	10

Schedule RC-T—Continued

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou		Tril Bil Mil Thou					
11. Custody and safekeeping accounts			RCON B898				RCON B899	11
12. Not applicable			N/A				N/A	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCON J259		RCON J260		RCON J261		RCON J262	13
	N/A		N/A		N/A		N/A	

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

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

Schedule RC-T—Continued

Memoranda—Continued

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		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. l. Other common and preferred stocks	J296	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	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)	J308	N/A	J309	N/A	J310	N/A	M.1.p

Dollar Amounts in Thousands

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

Dollar Amounts in Thousands

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

Dollar Amounts in Thousands

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

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou	
4. Fiduciary settlements, surcharges and other losses:							
a. Personal trust and agency accounts	B947	N/A	B948	N/A	B949	N/A	M.4.a
b. Employee benefit and retirement related trust and agency accounts	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management and investment advisory agency accounts	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services	B956	N/A	B957	N/A	B958	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)	B959	N/A	B960	N/A	B961	N/A	M.4.e

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

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

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 the statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

RCON	YES / NO
6979	NO

TEXT

[illegible]

REPORT OF CONDITION

Consolidating domestic subsidiaries of

Mission National Bank

in the state of CA at close of business on December 31, 2015

published in response to call made by (Enter additional information below)

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin	11,542
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Interest-bearing balances	12,455
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Securities:

Held-to-maturity securities	0
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Available-for-sale securities	0
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Federal funds sold and securities purchased under agreements to resell:

Federal funds sold	10,746
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Securities purchased under agreements to resell	0
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Loans and lease financing receivables:

Loans and leases held for sale	0
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Loans and leases, net of unearned income	168,552
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LESS: Allowance for loan and lease losses	3,085
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Loans and leases, net of unearned income and allowance	165,467
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Trading Assets

Premises and fixed assets (including capitalized leases)	2,546
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Other real estate owned	0
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Investments in unconsolidated subsidiaries and associated companies	0
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Direct and indirect investments in real estate ventures	0
---	---

Intangible assets:

Goodwill	0
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Other intangible assets	0
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Other assets	6,087
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Total assets	208,843
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REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:		
In domestic offices		157,190
Noninterest-bearing	53,385	
Interest-bearing	103,805	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreements to repurchase		0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		26,000
Subordinated notes and debentures		0
Other liabilities		1,438
Total liabilities		184,628

EQUITY CAPITAL

Bank Equity Capital	
Perpetual preferred stock and related surplus	0
Common stock	2,264
Surplus (excludes all surplus related to preferred stock)	6,451
Retained earnings	15,500
Accumulated other comprehensive income	0
Other equity capital components	0
Total bank equity capital	24,215
Noncontrolling (minority) interest in consolidated subsidiaries	0
Total equity capital	24,215
Total liabilities and equity capital	208,843

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.

I, Ming Chow, EVP and CFO
(Name, Title)

of the above named bank do hereby declare
that this Report of Condition is true and
correct to the best of my knowledge and belief.

Director #1		
Director #2		
Director #3		