

Federal Financial Institutions Examination Council

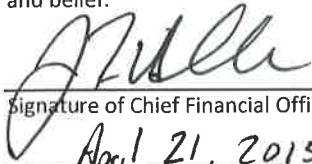
Consolidated Reports of Condition and Income for
a Bank with Domestic Offices Only—FFIEC 041

Report at the close of business March 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 schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.



Signature of Chief Financial Officer (or Equivalent)

Date of Signature

(20150331)

(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.

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



Director (Trustee)



Director (Trustee)



Director (Trustee)

Submission of Reports

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

- 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 06667
(RSSD 9050)

OH
State Abbrev. (RSSD 9200)

44667
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.

Federal Financial Institutions Examination Council

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

Signature of Chief Financial Officer (or Equivalent)

04/23/15

Date of Signature

(20150331)

(RCON 9999)

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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.

Mark R. Witmer

Director (Trustee)

John Muhlbach, Jr.

Director (Trustee)

John P. Cook

Director (Trustee)

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

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

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

First National Bank

Legal Title of Bank (RSSD 9017)

Orrville

City (RSSD 9130)

FDIC Certificate Number

06667
(RSSD 9050)

OH

State Abbrev. (RSSD 9200)

44667

ZIP Code (RSSD 9220)

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

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

James R. VanSickle

Name (TEXT C490)

Sr. VP & Chief Financial Officer

Title (TEXT C491)

jayvansickle@discoverfirstnational.com

E-mail Address (TEXT C492)

(330) 765-0612

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

(330) 682-4644

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Angela Smith

Name (TEXT C495)

Controller

Title (TEXT C496)

angelasmith@discoverfirstnational.com

E-mail Address (TEXT 4086)

(330) 765-0581

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

(330) 682-4644

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

James R. VanSickle

Name (TEXT C366)

SR. VP & Chief Financial Officer

Title (TEXT C367)

jayvansickle@discoverfirstnational.com

E-mail Address (TEXT C368)

(330) 765-0612

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

(330) 682-4644

FAX: Area code/phone number (TEXT C370)

Secondary Contact

Angela Smith

Name (TEXT C371)

Controller

Title (TEXT C372)

angelasmith@discoverfirstnational.com

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(330) 765-0581

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

(330) 682-4644

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

Maria Roush

Name (TEXT C437)

VP Compliance/BSA Officer

Title (TEXT C438)

mariaroush@discoverfirstnational.com

E-mail Address (TEXT C439)

(330) 765-0572

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

Secondary Contact

Jodi Blair

Name (TEXT C442)

BSA

Title (TEXT C443)

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E-mail Address (TEXT C444)

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

Third Contact

Jodi Blair

Name (TEXT C870)

Deposit Operations Officer

Title (TEXT C871)

jodiblair@discoverfirstnational.com

E-mail Address (TEXT C872)

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

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Administrative Assistant

Title (TEXT C876)

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E-mail Address (TEXT C877)

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

Consolidated Report of Income

For the period January 1, 2015 — March 31, 2015

FFIEC 041
Page 5 of 85
RI-1

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

Schedule RI—Income Statement

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties.....	4435		1,544		1.a.1.a.
(b) All other loans secured by real estate.....	4436		1,743		1.a.1.b.
(2) Commercial and industrial loans.....	4012		414		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		387		1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056		0		1.a.4.
(5) All other loans (1).....	4058		223		1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		4,311		1.a.6.
b. Income from lease financing receivables.....	4065		0		1.b.
c. Interest income on balances due from depository institutions (2).....	4115		15		1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		1		1.d.1.
(2) Mortgage-backed securities.....	B489		167		1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		387		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		0		1.f.
g. Other interest income.....	4518		36		1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		4,917		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		33		2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs).....	0093		129		2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517		71		2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518		86		2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		5		2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		39		2.c.

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

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

Schedule RI—Continued

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RI-2

Dollar Amounts in Thousands			Year-to-date			
			RIAD	Bil	Mil	Thou
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....			4200		0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073		363	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	4,554				3.
4. Provision for loan and lease losses.....	4230	0				4.
5. Noninterest income:						
a. Income from fiduciary activities (1).....			4070		0	5.a.
b. Service charges on deposit accounts.....			4080		217	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		2	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		0	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		500	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	719				5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0				6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	0				6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....			4135		1,579	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217		322	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		1,048	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	2,949				7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	4301	2,324				8.
9. Applicable income taxes (on item 8).....	4302	658				9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300	1,666				10.
11. Extraordinary items and other adjustments, net of income taxes*.....	4320	0				11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	1,666				12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0				13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	1,666				14.

* Describe on Schedule RI-E - Explanations

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

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

Schedule RI—Continued**Memoranda**

Dollar Amounts in Thousands		Year-to-date				
		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			NR	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....		4313			11	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			387	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....		4150			106	M.5.
<i>Memorandum item 6 is to be completed by: (1)</i>						
• banks with \$300 million or more in total assets, and						
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.						
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....		4024			217	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2).....	RIAD	CC	YY	MM	DD	M.7.
	9106				0	
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.....	RIAD	Bil	Mil	Thou		M.8.a.
	8757				NR	
b. Foreign exchange exposures.....	8758				NR	M.8.b.
c. Equity security and index exposures.....	8759				NR	M.8.c.
d. Commodity and other exposures.....	8760				NR	M.8.d.
e. Credit exposures.....	F186				NR	M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).</i>						
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090				NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094				NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading.....	C889				0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890				0	M.9.b.
10. To be completed by banks with \$300 million or more in total assets: (1)						
Credit losses on derivatives (see instructions).....	A251				0	M.10.
Year-to-date						
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO				
	A530	NO				M.11.

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

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

Schedule RI—Continued

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RI-4

Memoranda—Continued

Dollar Amounts in Thousands

Year-to-date

RIAD | Bil | Mil | Thou

Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.

12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....

F228 NR M.12.

Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.

13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:

- a. Net gains (losses) on assets.....
- (1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....

F551 NR M.13.a.

F552 NR M.13.a1

- b. Net gains (losses) on liabilities.....
- (1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....

F553 NR M.13.b.

F554 NR M.13.b1

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:

- a. Total other-than-temporary impairment losses.....
- b. Portion of losses recognized in other comprehensive income (before income taxes).....
- 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).....

J319 0 M.14.a.

J320 0 M.14.b.

J321 0 M.14.c.

Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.

15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):

- a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....
- 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.....
- 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.....
- d. All other service charges on deposit accounts.....

H032 NR M.15.a.

H033 NR M.15.b.

H034 NR M.15.c.

H035 NR M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands				Year-to-date				
	RIAD	Bil	Mil	Thou	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		51,610						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		51,610						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		12						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		350						9.
10. Other comprehensive income (1).....	B511		121						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		53,059						12.

* Describe on Schedule RI-E—Explanations.

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

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

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

	(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 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		1		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		15		4608		21		4.

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

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

	(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		5.a.	
b. Automobile loans.....	K129	50			K133	51		5.b.	
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	47			K206	0		5.c.	
6. Loans to foreign governments and official institutions.....	4643	0			4627	0		6.	
7. All other loans (2).....	4644	0			4628	0		7.	
8. Lease financing receivables.....	4266	0			4267	0		8.	
9. Total (sum of items 1 through 8).....	4635	112			4605	73		9.	

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

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

Memoranda

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		0		4662		0	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	4654		0		4664		0	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	4646		0		4618		0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	F185		0		F187		0	M.2.d.
3. Memorandum item 3 is to be completed by: (2)								
• banks with \$300 million or more in total assets, and								
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.								
Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	4655		0		4665		0	M.3.

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

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....									
	C388							NR	M.4.

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

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

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

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522		4,062			1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605		73			2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079		112			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		0			5.
6. Adjustments* (see instructions for this schedule).....	C233		0			6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123		4,023			7.

* Describe on Schedule RI-E - Explanations.

Memoranda

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

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

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

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

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

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

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

Schedule RI-E—Explanations*Schedule RI-E is to be completed each quarter on a 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.l)							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:							
a.	Income and fees from the printing and sale of checks.....	C013		0			1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014		0			1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016		28			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		152			1.g.
h.	Gains on bargain purchases.....	J447		0			1.h.
i.	4461	4461		0			1i.
j.	4462 Mortgage Fees	4462		203			1j.
k.	4463 Wire Transfer fees	4463		31			1k.
2. Other noninterest expense (from Schedule RI, item 7.d)							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:							
a.	Data processing expenses.....	C017		254			2.a.
b.	Advertising and marketing expenses.....	0497		56			2.b.
c.	Directors' fees.....	4136		77			2.c.
d.	Printing, stationery, and supplies.....	C018		0			2.d.
e.	Postage.....	8403		32			2.e.
f.	Legal fees and expenses.....	4141		0			2.f.
g.	FDIC deposit insurance assessments.....	4146		72			2.g.
h.	Accounting and auditing expenses.....	F556		42			2.h.
i.	Consulting and advisory expenses.....	F557		61			2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558		0			2.j.
k.	Telecommunications expenses.....	F559		50			2.k.
l.	4464 Franchise Tax	4464		105			2.l.
m.	4467 Software expense	4467		37			2.m.
n.	4468 Maintenance and repair	4468		65			2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):							
a. (1)	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):					
a.	TEXT B526	B526		0	4.a.
b.	TEXT B527	B527		0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498	4498		0	5.a.
b.	TEXT 4499	4499		0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT 4521	4521		0	6.a.
b.	TEXT 4522	4522		0	6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):					
Comments?.....		RIAD 4769	YES / NO NO		7.

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

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RCON	Tril	Bil	Mil	Thou	
Assets									
1. Cash and balances due from depository institutions (from Schedule RC-A):									
a. Noninterest-bearing balances and currency and coin (1).....	0081		4,761						1.a.
b. Interest-bearing balances (2).....	0071		24,737						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		83,702						2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....	B987		0						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		950						4.a.
b. Loans and leases, net of unearned income.....	B528		411,920						4.b.
c. LESS: Allowance for loan and lease losses.....	3123		4,023						4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529		407,897						4.d.
5. Trading assets (from Schedule RC-D).....	3545		0						5.
6. Premises and fixed assets (including capitalized leases).....	2145		8,694						6.
7. Other real estate owned (from Schedule RC-M).....	2150		742						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		4,723						10.a.
b. Other intangible assets (from Schedule RC-M).....	0426		323						10.b.
11. Other assets (from Schedule RC-F).....	2160		8,504						11.
12. Total assets (sum of items 1 through 11).....	2170		545,033						12.
Liabilities									
13. Deposits:									
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200		417,818						13.a.
(1) Noninterest-bearing (4).....	6631		25,861						13.a.1.
(2) Interest-bearing.....	6636		391,957						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		12,533						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		57,000						16.
17. and 18. Not applicable									
19. Subordinated notes and debentures (7).....	3200		0						19.
20. Other liabilities (from Schedule RC-G).....	2930		4,623						20.
21. Total liabilities (sum of items 13 through 20).....	2948		491,974						21.
22. Not applicable									

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

2 Includes time certificates of deposit not held for trading.

3 Includes all securities resale agreements, regardless of maturity.

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

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

6 Includes all securities repurchase agreements, regardless of maturity.

7 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

Dollar Amounts in Thousands		RCON	Tril	Bil	Mil	Thou	
Equity Capital							
Bank Equity Capital							
23.	Perpetual preferred stock and related surplus.....	3838				0	23.
24.	Common stock.....	3230			4,690		24.
25.	Surplus (excludes all surplus related to preferred stock).....	3839			20,035		25.
26.	a. Retained earnings.....	3632			25,730		26.a.
	b. Accumulated other comprehensive income (1).....	B530			2,604		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			53,059		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			53,059		28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....	3300			545,033		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	2	M.1.
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank	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)		
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)	5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)		
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	6 = Review of the bank's financial statements by external auditors		
	7 = Compilation of the bank's financial statements by external auditors		
	8 = Other audit procedures (excluding tax preparation work)		
	9 = No external audit work		

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date.....	RCON	MM/DD	
	8678	12/31	M.2.

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

Schedule RC-A—Cash and Balances Due From Depository InstitutionsFFIEC 041
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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		2,131		1.a.
b. Currency and coin.....										0080		2,592		1.b.
2. Balances due from depository institutions in the U.S.:														
a. U.S. branches and agencies of foreign banks.....										0083		0		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....										0085		612		2.b.
3. Balances due from banks in foreign countries and foreign central banks:														
a. Foreign branches of other U.S. banks.....										0073		0		3.a.
b. Other banks in foreign countries and foreign central banks.....										0074		0		3.b.
4. Balances due from Federal Reserve Banks.....										0090		24,163		4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....										0010		29,498		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.

includes assets held for trading.

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	
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			8,000	1298			8,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496			0	8497			0	8498			45,289	8499			48,399	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			1,332	G303			1,369	4.a.1.
(2) Issued by FNMA and FHLMC.....		G304			0	G305			0	G306			22,778	G307			23,519	4.a.2.
(3) Other pass-through securities.....		G308			0	G309			0	G310			0	G311			0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																		
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹		G312			0	G313			0	G314			2,350	G315			2,408	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹		G316			0	G317			0	G318			0	G319			0	4.b.2.
(3) All other residential MBS.....		G320			0	G321			0	G322			7	G323			7	4.b.3.
c. Commercial MBS:																		
(1) Commercial mortgage pass-through securities:																		
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....		K142			0	K143			0	K144			0	K145			0	4.c.1.a.
(b) Other pass-through securities.....		K146			0	K147			0	K148			0	K149			0	4.c.1.b.

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

Schedule RC-B—Continued

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Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. c.(2) Other commercial MBS:																	
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	K150			0	K151			0	K152			0	K153			0	4.c.2.a.
(b) All other commercial MBS.....	K154			0	K155			0	K156			0	K157			0	4.c.2.b.
5. Asset-backed securities and structured financial products:																	
a. Asset-backed securities (ABS).....	C026			0	C988			0	C989			0	C027			0	5.a.
b. Structured financial products:																	
(1) Cash.....	G336			0	G337			0	G338			0	G339			0	5.b.1.
(2) Synthetic.....	G340			0	G341			0	G342			0	G343			0	5.b.2.
(3) Hybrid.....	G344			0	G345			0	G346			0	G347			0	5.b.3.
6. Other debt securities:																	
a. Other domestic debt securities.....	1737			0	1738			0	1739			0	1741			0	6.a.
a. Other foreign debt securities.....	1742			0	1743			0	1744			0	1746			0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2).....									A510			0	A511			0	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754			0	1771			0	1772			79,756	1773			83,702	8.

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

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. Pledged securities (1).....				0416		62,378		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		8,000					M.2.a.1.
(2) Over three months through 12 months.....	A550		683					M.2.a.2.
(3) Over one year through three years.....	A551		2,327					M.2.a.3.
(4) Over three years through five years.....	A552		7,866					M.2.a.4.
(5) Over five years through 15 years.....	A553		31,845					M.2.a.5.
(6) Over 15 years.....	A554		5,678					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		769					M.2.b.3.
(4) Over three years through five years.....	A558		2,882					M.2.b.4.
(5) Over five years through 15 years.....	A559		21,237					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		2,408					M.2.c.1.
(2) Over three years.....	A562		7					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		8,683					M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		0					M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):								
a. Amortized cost.....	8782		0					M.4.a.
b. Fair value.....	8783		0					M.4.b.

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

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

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

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**

	Held-to-maturity								Available-for-sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	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	
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	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		8,617	1.a.1.
(2) Other construction loans and all land development and other land loans.....									F159		15,793	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....									1420		52,555	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		42,128	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens.....									5367		114,333	1.c.2.a.
(b) Secured by junior liens.....									5368		1,347	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....									1460		15,819	1.d.
e. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....									F160		47,782	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....									F161		18,842	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....									1288		0	2.
a. To commercial banks in the U.S.:												
(1) To U.S. branches and agencies of foreign banks.....	B532			0								2.a.1.
(2) To other commercial banks in the U.S.....	B533			0								2.a.2.
b. To other depository institutions in the U.S.....	B534			0								2.b.
c. To banks in foreign countries:												
(1) To foreign branches of other U.S. banks.....	B536			0								2.c.1.
(2) To other banks in foreign countries.....	B537			0								2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....									1590		23,092	3.
4. Commercial and industrial loans.....									1766		39,693	4.
a. To U.S. addressees (domicile).....	1763			39,693								4.a.
b. To non-U.S. addressees (domicile).....	1764			0								4.b.
5. Not applicable												
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):												
a. Credit Cards.....									B538		0	6.a.
b. Other revolving credit plans.....									B539		0	6.b.
c. Automobile loans.....									K137		17,024	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....									K207		13,924	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		1,882	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**

	(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
9. Loans to nondepository financial institutions and other loans:								
a. Loans to nondepository financial institutions.....					J454		0	9.a.
b. Other loans.....					J464		527	9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545		0					9.b.1.
(2) All other loans (exclude consumer loans).....	J451		527					9.b.2.
10. Lease financing receivables (net of unearned income).....					2165		0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162		0					10.a.
b. All other leases.....	F163		0					10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....					2123		488	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		412,870	12.

Memoranda

	Dollar Amounts in Thousands				RCON	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):								
a. Construction, land development, and other land loans:								
(1) 1-4 family residential construction loans.....					K158		0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....					K159		1,103	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....					F576		181	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....					K160		0	M.1.c.
d. Secured by nonfarm nonresidential properties:								
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					K161		0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....					K162		248	M.1.d.2.
e. Commercial and industrial loans.....					K256		305	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		305					M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164		0					M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....					K165		33	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):								
(1) Loans secured by farmland.....					K166		0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks.....					K167		0	M.1.f.2.
(3) Not applicable								

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

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

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:								
(a) Credit cards.....	K098		0					M.1.f.4.a.
(b) Automobile loans.....	K203		0					M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204		0					M.1.f.4.c.
(5) Loans to foreign governments and official institutions.....	K212		0					M.1.f.5.
(6) Other loans (1).....	K267		0					M.1.f.6.
Memorandum item 1.f.6.a is to be completed by: (2)								
• Banks with \$300 million or more in total assets								
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans								
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.6, above.....	K168		0					M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):								
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (4)								
(1) Three months or less.....	A564		2,738					M.2.a.1.
(2) Over three months through 12 months.....	A565		5,031					M.2.a.2.
(3) Over one year through three years.....	A566		6,165					M.2.a.3.
(4) Over three years through five years.....	A567		8,424					M.2.a.4.
(5) Over five years through 15 years.....	A568		85,829					M.2.a.5.
(6) Over 15 years.....	A569		5,921					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		68,155					M.2.b.1.
(2) Over three months through 12 months.....	A571		10,520					M.2.b.2.
(3) Over one year through three years.....	A572		45,630					M.2.b.3.
(4) Over three years through five years.....	A573		111,726					M.2.b.4.
(5) Over five years through 15 years.....	A574		53,660					M.2.b.5.
(6) Over 15 years.....	A575		8,360					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		6,774					M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B (6).....								
	2746		0					M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....								
	5370		29,349					M.4.

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

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

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

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

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

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

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

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
5. To be completed by banks with \$300 million or more in total assets: (1)				
Loans secured by real estate to non-U.S. addressees (domicile)				
(included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	B837		0	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....				
	C391		NR	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779		0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	C780		0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:				
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) & 1.c.(2)(b)).....	F230		0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 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).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231		NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	F232		NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....				
	F577		135	M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>				
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans.....	F578		NR	M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F579		NR	M.10.a.2.
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F580		NR	M.10.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens.....	F581		NR	M.10.a3b1
(2) Secured by junior liens.....	F582		NR	M.10.a3b2
(4) Secured by multifamily (5 or more) residential properties.....	F583		NR	M.10.a.4.
(5) Secured by nonfarm nonresidential properties.....	F584		NR	M.10.a.5.
b. Commercial and industrial loans.....	F585		NR	M.10.b.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

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

(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date				(Column B) Gross Contractual Amounts Receivable at Acquisition Date				(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected			
Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
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>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, Part I.B, item 35.a, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 21, by all other institutions) as of December 31, 2014.</i>						
13. Construction, land development, and other land loans with interest reserves:						
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	G376				NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD					
	G377				NR	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>						
14. Pledged loans and leases.....	RCON					
	G378			114,333		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>						
15. Reverse mortgages:						
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):						
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466				NR	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467				NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:						
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468				NR	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469				NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:						
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470				NR	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471				NR	M.15.c.2.

Schedule RC-C—Continued**Part II—Loans to Small Businesses and Small Farms**

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:

- (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date.
- (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.
- (3) For All other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1.

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

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

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

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

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

Number of Loans	
RCON	
5562	NR
5563	NR

2.a.

2.b.

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.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding			
RCON		RCON	Bil	Mil	Thou
5564	68	5565	2,535		
5566	57	5567	6,470		
5568	68	5569	24,215		
5570	884	5571	18,662		
5572	70	5573	5,902		
5574	46	5575	10,664		

3.a.

3.b.

3.c.

4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):

- a. With original amounts of \$100,000 or less.....
- b. With original amounts of more than \$100,000 through \$250,000.....
- c. With original amounts of more than \$250,000 through \$1,000,000.....

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" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	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" 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	
RCON	
5576	NR
5577	NR

6.a.

6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding			
	RCON		RCON	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	41	5579	2,101		
b. With original amounts of more than \$100,000 through \$250,000.....	5580	68	5581	10,275		
c. With original amounts of more than \$250,000 through \$500,000.....	5582	51	5583	15,288		
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	612	5585	11,864		
b. With original amounts of more than \$100,000 through \$250,000.....	5586	68	5587	6,819		
c. With original amounts of more than \$250,000 through \$500,000.....	5588	14	5589	2,933		

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D—Trading Assets and Liabilities

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

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

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

Schedule RC-D—Continued

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans.....	F625		NR		M.1.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F626		NR		M.1.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F627		NR		M.1.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens.....	F628		NR		M.1.a.3b1
(2) Secured by junior liens.....	F629		NR		M.1.a.3b2
(4) Secured by multifamily (5 or more) residential properties.....	F630		NR		M.1.a.4.
(5) Secured by nonfarm nonresidential properties.....	F631		NR		M.1.a.5.
b. Commercial and industrial loans.....	F632		NR		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F633		NR		M.1.c.1.
(2) Other revolving credit plans.....	F634		NR		M.1.c.2.
(3) Automobile loans.....	K200		NR		M.1.c.3.
(4) Other consumer loans.....	K211		NR		M.1.c.4.
d. Other loans.....	F636		NR		M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639		NR		M.2.a.
b. Unpaid principal balance.....	F640		NR		M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299		NR		M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332		NR		M.3.b.
c. Corporate and similar loans.....	G333		NR		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334		NR		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335		NR		M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651		NR		M.3.f.
g. Other collateral or reference assets.....	G652		NR		M.3.g.
4. Pledged trading assets:					
a. Pledged securities.....	G387		NR		M.4.a.
b. Pledged loans.....	G388		NR		M.4.b.
Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.					
5. Asset-backed securities:					
a. Credit card receivables.....	F643		NR		M.5.a.
b. Home equity lines.....	F644		NR		M.5.b.
c. Automobile loans.....	F645		NR		M.5.c.
d. Other consumer loans.....	F646		NR		M.5.d.
e. Commercial and industrial loans.....	F647		NR		M.5.e.
f. Other.....	F648		NR		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651		NR		M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652		NR		M.7.a.
b. Other.....	F653		NR		M.7.b.
8. Loans pending securitization.....	F654		NR		M.8.

Schedule RC-D—Continued

Memoranda—Continued

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

1 Exclude equity securities.

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	Transaction Accounts								Nontransaction Accounts			
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)				(Column B) Memo: Total Demand Deposits (1) (Included in Column A)				(Column C) Total Nontransaction Accounts (Including MMDAs)			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of:												
1. Individuals, partnerships, and corporations.....	B549		41,278						B550		323,879	
2. U.S. Government.....	2202		0						2520		0	
3. States and political subdivisions in the U.S.....	2203		12,707						2530		38,597	
4. Commercial banks and other depository institutions in the U.S.....	B551		537						B552		820	
5. Banks in foreign countries.....	2213		0						2236		0	
6. Foreign governments and official institutions (including foreign central banks).....	2216		0						2377		0	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215		54,522		2210		25,861		2385		363,296	

Memoranda

	Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):									
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835		12,153						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		NR						M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223		0						M.1.f.

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

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

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

	Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):									
a. Savings deposits:									
(1) Money market deposit accounts (MMDAs).....	6810		30,304						M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		258,703						M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		40,215						M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		16,301						M.2.c.
d. Total time deposits of more than \$250,000.....	J474		17,773						M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		2,518						M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:									
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1), (2)									
(1) Three months or less.....	A579		6,794						M.3.a.1.
(2) Over three months through 12 months.....	A580		14,099						M.3.a.2.
(3) Over one year through three years.....	A581		8,587						M.3.a.3.
(4) Over three years.....	A582		10,735						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		20,893						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		12,032						M.4.a.1.
(2) Over three months through 12 months.....	A585		8,527						M.4.a.2.
(3) Over one year through three years.....	A586		7,268						M.4.a.3.
(4) Over three years.....	A587		6,247						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		7,899						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		12,660						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		NR						M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P754		NR						M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	P755		NR						M.6.c.

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

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

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

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

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

Schedule RC-E—ContinuedFFIEC 041
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RC-22**Memoranda—Continued**

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

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. Accrued interest receivable (1).....				B556		1,694		1.
2. Net deferred tax assets (2).....				2148		0		2.
3. Interest-only strips receivable (not in the form of a security) (3) on:								
a. Mortgage loans.....				A519		0		3.a.
b. Other financial assets.....				A520		0		3.b.
4. Equity securities that DO NOT have readily determinable fair values (4).....				1752		3,227		4.
5. Life insurance assets:								
a. General account life insurance assets.....				K201		1,916		5.a.
b. Separate account life insurance assets.....				K202		0		5.b.
c. Hybrid account life insurance assets.....				K270		957		5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....				2168		710		6.
a. Prepaid expenses.....	2166		0					6.a.
b. Repossessed personal property (including vehicles).....	1578		0					6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	C010		0					6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards.....	C436		0					6.d.
e. FDIC loss-sharing indemnification assets.....	J448		0					6.e.
f. Not applicable								
g. TEXT 3549	3549		0					6.g.
h. TEXT 3550	3550		0					6.h.
i. TEXT 3551	3551		0					6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....				2160		8,504		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		185		1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....				3646		3,096		1.b.
2. Net deferred tax liabilities (2).....				3049		1,342		2.
3. Allowance for credit losses on off-balance sheet credit exposures.....				B557		0		3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....				2938		0		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.
e. TEXT 3552	3552		0					4.e.
f. TEXT 3553	3553		0					4.f.
g. TEXT 3554	3554		0					4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....				2930		4,623		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		24,039	1.				
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558		4,089	2.				
3. Mortgage-backed securities (2).....	B559		28,684	3.				
4. All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.).....	B560		48,298	4.				
5. Federal funds sold and securities purchased under agreements to resell.....	3365		0	5.				
6. Loans:								
a. Total loans.....	3360		404,125	6.a.				
b. Loans secured by real estate:								
(1) Loans secured by 1-4 family residential properties.....	3465		154,104	6.b.1.				
(2) All other loans secured by real estate.....	3466		157,868	6.b.2.				
c. Commercial and industrial loans.....	3387		38,644	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		30,379	6.d.2.				
7. To be completed by banks with \$100 million or more in total assets: (4) Trading assets.....	3401		0	7.				
8. Lease financing receivables (net of unearned income).....	3484		0	8.				
9. Total assets (5).....	3368		536,678	9.				
Liabilities								
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485		31,449	10.				
11. Nontransaction accounts:								
a. Savings deposits (includes MMDAs).....	B563		291,105	11.a.				
b. Time deposits of \$100,000 or more.....	A514		34,703	11.b.				
c. Time deposits of less than \$100,000.....	A529		40,645	11.c.				
12. Federal funds purchased and securities sold under agreements to repurchase.....	3353		15,035	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		38,356	13.				

Memorandum

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
Memorandum item 1 is to be completed by: (4)								
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets, and • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans. 								
1. Loans to finance agricultural production and other loans to farmers.....	3386		21,874	M.1.				

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

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

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

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

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

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

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

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou		
1. Unused commitments:									
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....				3814		38,425		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		NR		1.a.1.	
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....				J478		NR		1.a.2.	
b. Credit card lines.....				3815		0		1.b.	
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>									
(1) Unused consumer credit card lines.....				J455		0		1.b.1.	
(2) Other unused credit card lines.....				J456		0		1.b.2.	
c. Commitments to fund commercial real estate, construction, and land development loans:									
(1) Secured by real estate:									
(a) 1-4 family residential construction loan commitments.....				F164		2,217		1.c.1.a.	
(b) Commercial real estate, other construction loan, and land development loan commitments.....				F165		14,200		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		38,744		1.e.1.	
(2) Loans to financial institutions.....				J458		0		1.e.2.	
(3) All other unused commitments.....				J459		1,518		1.e.3.	
2. Financial standby letters of credit.....				3819		425		2.	
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>									
a. Amount of financial standby letters of credit conveyed to others.....				3820		NR		2.a.	
3. Performance standby letters of credit.....				3821		12		3.	
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>									
a. Amount of performance standby letters of credit conveyed to others.....				3822		NR		3.a.	
4. Commercial and similar letters of credit.....				3411		0		4.	
5. Not applicable									
6. Securities lent 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:									
a. Notional amounts:									
(1) Credit default swaps.....				C968		0	C969	0	7.a.1.
(2) Total return swaps.....				C970		0	C971	0	7.a.2.
(3) Credit options.....				C972		0	C973	0	7.a.3.
(4) Other credit derivatives.....				C974		0	C975	0	7.a.4.

¹ The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2014, Report of Condition.

Schedule RC-L—Continued

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		(Column A) Sold Protection				(Column B) Purchased Protection																																																																																																																															
Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou																																																																																																																												
7. b. Gross fair values:																																																																																																																																					
(1) Gross positive fair value.....		C219		0		C221		0		7.b.1.																																																																																																																											
(2) Gross negative fair value.....		C220		0		C222		0		7.b.2.																																																																																																																											
7. c. Notional amounts by regulatory capital treatment: (1)										RCON	Bil	Mil	Thou																																																																																																																								
(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.																																																																																																																															
		<table border="1"> <thead> <tr> <th colspan="12">Remaining Maturity of:</th> </tr> <tr> <th colspan="4">(Column A) One Year or Less</th> <th colspan="4">(Column B) Over One Year Through Five Years</th> <th colspan="4">(Column C) Over Five Years</th> </tr> <tr> <th>RCON</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> <th>RCON</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> <th>RCON</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> </tr> </thead> <tbody> <tr> <td colspan="12">7. d. Notional amounts by remaining maturity:</td> </tr> <tr> <td colspan="12">(1) Sold credit protection: (2)</td> </tr> <tr> <td colspan="2">(a) Investment grade.....</td> <td>G406</td> <td></td> <td>0</td> <td>G407</td> <td></td> <td>0</td> <td>G408</td> <td></td> <td>0</td> <td>7.d.1.a.</td> </tr> <tr> <td colspan="2">(b) Subinvestment grade</td> <td>G409</td> <td></td> <td>0</td> <td>G410</td> <td></td> <td>0</td> <td>G411</td> <td></td> <td>0</td> <td>7.d.1.b.</td> </tr> <tr> <td colspan="12">(2) Purchased credit protection: (3)</td> </tr> <tr> <td colspan="2">(a) Investment grade.....</td> <td>G412</td> <td></td> <td>0</td> <td>G413</td> <td></td> <td>0</td> <td>G414</td> <td></td> <td>0</td> <td>7.d.2.a.</td> </tr> <tr> <td colspan="2">(b) Subinvestment grade</td> <td>G415</td> <td></td> <td>0</td> <td>G416</td> <td></td> <td>0</td> <td>G417</td> <td></td> <td>0</td> <td>7.d.2.b.</td> </tr> </tbody> </table>												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.
Remaining Maturity of:																																																																																																																																					
(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years																																																																																																																													
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(b) Subinvestment grade		G409		0	G410		0	G411		0	7.d.1.b.																																																																																																																										
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(b) Subinvestment grade		G415		0	G416		0	G417		0	7.d.2.b.																																																																																																																										
8. Spot foreign exchange contracts										RCON	Bil	Mil	Thou																																																																																																																								
										8765		0	8.																																																																																																																								
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")										3430		0	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		0	9.c.																																																																																																																								
d. TEXT 3555										3555		0	9.d.																																																																																																																								
e. TEXT 3556										3556		0	9.e.																																																																																																																								
f. TEXT 3557										3557		0	9.f.																																																																																																																								
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")										5591		0	10.																																																																																																																								
a. Commitments to sell when-issued securities										3435		0	10.a.																																																																																																																								
b. 5592										5592		0	10.b.																																																																																																																								
c. 5593										5593		0	10.c.																																																																																																																								
d. 5594										5594		0	10.d.																																																																																																																								
e. 5595										5595		0	10.e.																																																																																																																								

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

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

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

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

RCON	Tril	Bil	Mil	Thou	
C223				0	11.a.
C224				0	11.b.

a. Sales for which the reporting bank is the acquiring bank

b. Sales for which the reporting bank is the agent bank with risk

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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				(Column B) Monoline Financial				(Column C) Hedge Funds				(Column D) Sovereign				(Column E) Corporations and All			
	Firms				Guarantors				Hedge Funds				Governments				Other Counterparties			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands																				
16. Over-the counter derivatives:																				
a. Net current credit exposure.....																				
b. Fair value of collateral:																				
(1) Cash—U.S. dollar.....																				
(2) Cash—Other currencies.....																				
(3) U.S. Treasury securities.....																				
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....																				
(5) Corporate bonds.....																				
(6) Equity securities.....																				
(7) All other collateral.....																				
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....																				

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		3,337			1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	Number	1			1.b.
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets.....	3164		323			2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590		323			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		323			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		742			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		742			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		51,000			5.a.1.a.
(b) Over one year through three years.....	F056		6,000			5.a.1.b.
(c) Over three years through five years.....	F057		0			5.a.1.c.
(d) Over five years.....	F058		0			5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....	2651		51,000			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		57,000			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
B569	NO

6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....

6.

RCN	Bil	Mil	Thou
B570			0

7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....

7.

8. Internet Website addresses and physical office trade names:

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

TEXT

4087

http:// discoverfirstnational.com

8.a.

b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)

TE01

(1)

N528

http://

8.b.1.

TE02

(2)

N528

http://

8.b.2.

TE03

(3)

N528

http://

8.b.3.

TE04

(4)

N528

http://

8.b.4.

TE05

(5)

N528

http://

8.b.5.

TE06

(6)

N528

http://

8.b.6.

TE07

(7)

N528

http://

8.b.7.

TE08

(8)

N528

http://

8.b.8.

TE09

(9)

N528

http://

8.b.9.

TE10

(10)

N528

http://

8.b.10.

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

TE01

(1)

N529

8.c.1.

TE02

(2)

N529

8.c.2.

TE03

(3)

N529

8.c.3.

TE04

(4)

N529

8.c.4.

TE05

(5)

N529

8.c.5.

TE06

(6)

N529

8.c.6.

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....

RCN	YES / NO
4088	YES

9.

10. Secured liabilities:

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....

RCN	Bil	Mil	Thou
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				RCON	Bil	Mil	Thou
13. Assets covered by loss-sharing agreements with the FDIC:							
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):							
(1) Loans secured by real estate:							
(a) Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	K169		0				13.a.1a1
(2) Other construction loans and all land development and other land loans	K170		0				13.a.1a2
(b) Secured by farmland.....	K171		0				13.a.1b
(c) Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172		0				13.a.1c1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	K173		0				13.a.1.c2a
(b) Secured by junior liens	K174		0				13.a.1.c2b
(d) Secured by multifamily (5 or more) residential properties.....	K175		0				13.a.1d
(e) Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176		0				13.a.1e1
(2) Loans secured by other nonfarm nonresidential properties.....	K177		0				13.a.1e2
(2) Not applicable							
(3) Commercial and industrial loans.....	K179		0				13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K180		0				13.a.4a
(b) Automobile loans.....	K181		0				13.a.4b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K182		0				13.a.4c
(5) All other loans and all leases.....	K183		0				13.a.5
Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1 through 5):							
(a) Loans to depository institutions and acceptances of other banks.....	K184		0				13.a.5a
(b) Loans to foreign governments and official institutions.....	K185		0				13.a.5b
(c) Other loans (1).....	K186		0				13.a.5c
Item 13.a.5.c.1 is to be completed by: (2)							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans							
(1) Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.5.c, above.....	K178		0				13.a.5c1
(d) Lease financing receivables.....	K273		0				13.a.5d

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

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

Schedule RC-M—ContinuedFFIEC 041
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Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
b. Other real estate owned (included in Schedule RC, item 7):						
(1) Construction, land development, and other land.....	K187		0			13.b.1.
(2) Farmland.....	K188		0			13.b.2.
(3) 1-4 family residential properties.....	K189		0			13.b.3.
(4) Multifamily (5 or more) residential properties.....	K190		0			13.b.4.
(5) Nonfarm nonresidential properties.....	K191		0			13.b.5.
(6) Not applicable						
(7) Portion of covered other real estate owned included in items 13.b.1 through 5 above that is protected by FDIC loss-sharing agreements.....	K192		0			13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461		0			13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462		0			13.d.
14. Captive insurance and reinsurance subsidiaries:						
a. Total assets of captive insurance subsidiaries (1).....	K193		0			14.a.
b. Total assets of captive reinsurance subsidiaries (1).....	K194		0			14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>						
15. Qualified Thrift Lender (QTL) test:						
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	L133		NR			15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	L135		YES / NO			15.b.

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

Schedule RC-M—Continued

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

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

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

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

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

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

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

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

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

RCON	YES / NO	
N517	NR	16.a.1.
N518	NR	16.a.2.
N519	NR	16.a.3.
N520	NR	16.a.4.
N521	NR	16.b.
RCON	Number	
N522	NR	16.c.
RCON	Number	
N523	NR	16.d.1.
RCON	Bil Mil Thou	
N524	NR	16.d.2.
RCON	Number	
N527	NR	16.d.3.

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

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

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

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other AssetsFFIEC 041
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	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
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	
(2) Other construction loans and all land development and other land loans.....	F173		0		F175		0		F177		161	
b. Secured by farmland.....	3493		91		3494		0		3495		0	
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		71		5399		7		5400		88	
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens.....	C236		515		C237		135		C229		225	
(b) Secured by junior liens.....	C238		0		C239		28		C230		0	
d. Secured by multifamily (5 or more) residential properties.....	3499		0		3500		0		3501		0	
e. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178		0		F180		0		F182		253	
(2) Loans secured by other nonfarm nonresidential properties.....	F179		0		F181		0		F183		0	
2. Loans to depository institutions and acceptances of other banks.....	B834		0		B835		0		B836		0	
3. Not applicable												
4. Commercial and industrial loans.....	1606		45		1607		0		1608		416	
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit cards.....	B575		0		B576		0		B577		0	
b. Automobile loans.....	K213		66		K214		63		K215		56	
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216		258		K217		0		K218		0	
6. Loans to foreign governments and official institutions.....	5389		0		5390		0		5391		0	
7. All other loans (1).....	5459		0		5460		26		5461		0	
8. Lease financing receivables.....	1226		0		1227		0		1228		0	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505		0		3506		0		3507		0	

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

Schedule RC-N—Continued

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

	(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													
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.b1.
(2) Secured by junior liens.....	K060			0	K061			0	K062			0	11.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063			0	K064			0	K065			0	11.a.4.
(5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066			0	K067			0	K068			0	11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069			0	K070			0	K071			0	11.a.5.b.
b. Not applicable													
c. Commercial and industrial loans.....	K075			0	K076			0	K077			0	11.c.

Schedule RC-N—Continued

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

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands												
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):												
a. Construction, land development, and other land loans:												
(1) 1-4 family residential construction loans.....	K105		0		K106		0		K107		0	
(2) Other construction loans and all land development and other land loans.....	K108		0		K109		0		K110		161	
b. Loans secured by 1-4 family residential properties.....	F661		0		F662		0		F663		298	
c. Secured by multifamily (5 or more) residential properties.....	K111		0		K112		0		K113		0	
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114		0		K115		0		K116		0	
(2) Loans secured by other nonfarm nonresidential properties.....	K117		0		K118		0		K119		0	
e. Commercial and industrial loans.....	K257		0		K258		0		K259		0	
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):¹</i>												
(1) To U.S. addressees (domicile).....	K120		0		K121		0		K122		0	
(2) To non-U.S. addressees (domicile).....	K123		0		K124		0		K125		0	
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126		0		K127		0		K128		56	
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>												
(1) Loans secured by farmland.....	K130		0		K131		0		K132		0	
(2) Loans to depository institutions and acceptances of other banks.....	K134		0		K135		0		K136		0	
(3) Not applicable												

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

Schedule RC-N—Continued

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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			
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou
Dollar Amounts in Thousands												
1. f. (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	
(5) Loans to foreign governments and official institutions.....	K283		0		K284		0		K285		0	
(6) Other loans (1).....	K286		0		K287		0		K288		0	
Memorandum item 1.f.6.a is to be completed by: (2)												
• Banks with \$300 million or more in total assets												
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans												
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above.....	K138		0		K139		0		K140		0	
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	
3. Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets: (2)												
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248		0		1249		0		1250		0	
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380		0		5381		0		5382		0	
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	1254		0		1255		0		1256		0	
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166		0		F167		0		F168		0	

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

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

Schedule RC-N—Continued**Memoranda—Continued**

	(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												
<i>Memorandum item 4 is to be completed by: (1)</i>												
<ul style="list-style-type: none"> banks with \$300 million or more in total assets banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans: 												
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594		0		1597		26		1583		0	
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):												
a. Loans and leases held for sale.....	C240		0		C241		0		C226		0	
b. Loans measured at fair value:												
(1) Fair value.....	F664		0		F665		0		F666		0	
(2) Unpaid principal balance.....	F667		0		F668		0		F669		0	

M.4.

M.5.a.

M.5.b.1.

M.5.b.2.

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

	RCON	Bil	Mil	Thou
7. Additions to nonaccrual assets during the quarter.....	C410		416	
8. Nonaccrual assets sold during the quarter.....	C411		0	

M.7.

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			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands												
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	
b. Carrying amount included in Schedule RC-N, items 1 through 7, above.....	L186		0		L187		0		L188		0	

M.9.a.

M.9.b.

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

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

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

Dollar Amounts in Thousands		RC	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	418,003		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	536,678		4.
a. Averaging method used					
(for daily averaging, enter 1, for weekly averaging, enter 2).....		K653	1		4.a
5. Average tangible equity for the calendar quarter (1).....					
		K654	45,270		5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....					
		K655	0		6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):					
a. One year or less.....		G465	0		7.a.
b. Over one year through three years.....		G466	0		7.b.
c. Over three years through five years.....		G467	0		7.c.
d. Over five years.....		G468	0		7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):					
a. One year or less.....		G469	0		8.a.
b. Over one year through three years.....		G470	0		8.b.
c. Over three years through five years.....		G471	0		8.c.
d. Over five years.....		G472	0		8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b).....					
		G803	0		9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.					
a. Fully consolidated reciprocal brokered deposits.....		L190	NR		9.a
10. Banker's bank certification:					
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....					
		K656	NO		10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.					
a. Banker's bank deduction.....		K657	NR		10.a
b. Banker's bank deduction limit.....		K658	NR		10.b
11. Custodial bank certification:					
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....					
		K659	NO		11.
If the answer to item 11 is "YES", complete items 11.a and 11.b.					
a. Custodial bank deduction.....		K660	NR		11.a
b. Custodial bank deduction limit.....		K661	NR		11.b

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	285,210		M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	24,013		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	120,080		M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	164		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	12,713		M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	990		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.....		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 assessable deposits, including related interest accrued and unpaid (see instructions) (3).....					
		5597	NR		M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?					
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
TEXT		RCON	FDIC Cert. No.		
A545		A545	00000		M.3.

4. and 5. Not applicable

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

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

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

Schedule RC-O—Continued

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

Memoranda—Continued

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

Schedule RC-O—Continued

Memoranda—Continued

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

Schedule RC-O—Continued

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

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

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

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

Schedule RC-P—1-4 Family Residential Mortgage Banking 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 or trading exceed \$10 million for two consecutive quarters.

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

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

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

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

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

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

Dollar Amounts in Thousands																			
(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Assets																			
1773			83,702	G474			0	G475			0	G476			83,702	G477			0
1. Available-for-sale securities.....																			
2. Federal funds sold and securities purchased under agreements to resell.....																			
G478			0	G479			0	G480			0	G481			0	G482			0
G483			0	G484			0	G485			0	G486			0	G487			0
G488			0	G489			0	G490			0	G491			0	G492			0
4. Loans and leases held for investment.....																			
5. Trading assets:																			
a. Derivative assets.....																			
3543			0	G493			0	G494			0	G495			0	G496			0
b. Other trading assets.....																			
G497			0	G498			0	G499			0	G500			0	G501			0
(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			0	F684			0	F692			0	F241			0	F242			0
G391			0	G392			0	G395			0	G396			0	G804			0
6. All other assets.....																			
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....																			
G502			83,702	G503			0	G504			0	G505			83,702	G506			0
7.																			
Liabilities																			
F252			0	F686			0	F694			0	F253			0	F254			0
8. Deposits.....																			
9. Federal funds purchased and securities sold under agreements to repurchase.....																			
G507			0	G508			0	G509			0	G510			0	G511			0
10. Trading liabilities:																			
a. Derivative liabilities.....																			
3547			0	G512			0	G513			0	G514			0	G515			0
G516			0	G517			0	G518			0	G519			0	G520			0
G521			0	G522			0	G523			0	G524			0	G525			0
G526			0	G527			0	G528			0	G529			0	G530			0
G805			0	G806			0	G807			0	G808			0	G809			0
12. Subordinated notes and debentures.....																			
13. All other liabilities.....																			
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....																			
G531			0	G532			0	G533			0	G534			0	G535			0
14.																			

Memoranda																				
Dollar Amounts in Thousands																				
	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou	RCON	Bil	Mill	Thou
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):																				
a. Mortgage servicing assets.....																				
b. Nontrading derivative assets.....																				
TEXT																				
c. G546			0			G537	0		G538	0		G539	0		G540	0				M.1.a.
TEXT																				
d. G551			0			G542	0		G543	0		G544	0		G545	0				M.1.b.
TEXT																				
e. G556			0			G547	0		G548	0		G549	0		G550	0				M.1.c.
TEXT																				
f. G561			0			G552	0		G553	0		G554	0		G555	0				M.1.d.
TEXT																				
g. G556			0			G557	0		G558	0		G559	0		G560	0				M.1.e.
TEXT																				
h. G561			0			G562	0		G563	0		G564	0		G565	0				M.1.f.
TEXT																				
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):																				
a. Loan commitments (not accounted for as derivatives).....																				
b. Nontrading derivative liabilities.....																				
TEXT																				
c. G571			0			F689	0		F697	0		F262	0		F263	0				M.2.a.
TEXT																				
d. G576			0			G567	0		G568	0		G569	0		G570	0				M.2.b.
TEXT																				
e. G581			0			G572	0		G573	0		G574	0		G575	0				M.2.c.
TEXT																				
f. G586			0			G577	0		G578	0		G579	0		G580	0				M.2.d.
TEXT																				
g. G581			0			G582	0		G583	0		G584	0		G585	0				M.2.e.
TEXT																				
h. G586			0			G587	0		G588	0		G589	0		G590	0				M.2.f.
TEXT																				

Schedule RC-R**Part I – Regulatory Capital Components and Ratios****Part I is to be completed on a consolidated basis.**

	Dollar Amounts in Thousands		RCOA	Bil	Mil	Thou
Common Equity Tier 1 Capital						
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	24,725				1.
	RCON					
2. Retained earnings.....	3632	25,730				2.
	RCOA					
3. Accumulated other comprehensive income (AOCI).....	B530	2,604				3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	RCOA P838		1		3.a.
	RCOA					
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839	0				4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	53,059				5.
Common Equity Tier 1 Capital: Adjustments and Deductions						
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	4,723				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	2,604				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 relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	NR				9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:						
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	0				10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	0				10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851	0				11.
12. Subtotal (item 5 minus items 6 through 11).....	P852	45,732				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		45,732			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		45,732			26.
Tier 2 Capital						
27. Tier 2 capital instruments plus related surplus.....	P866		0			27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867		0			28.
29. Total capital minority interest that is not included in tier 1 capital.....	P868		0			29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....	5310		4,023			30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCOW					
	5310		NR			30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCOA					
	Q257		0			31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870		4,023			32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCOW					
	P870		NR			32.b.
	RCOA					
33. LESS: Tier 2 capital deductions.....	P872		0			33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311		4,023			34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCOW					
	5311		NR			34.b.
Total Capital						
35. a. Total capital (sum of items 26 and 34.a).....	RCOA					
	3792		49,755			35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCOW					
	3792		NR			35.b.

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

		Dollar Amounts in Thousands			
		RCOA	Bil	Mil	Thou
Total Assets for the Leverage Ratio					
36. Average total consolidated assets.....		3368		536,678	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		4,723	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		531,955	39.
Total Risk-Weighted Assets					
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223		395,793	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCOW				
		A223		NR	40.b.

Risk-Based Capital Ratios

		Column A		Column B	
		RCOA	Percentage	RCOW	Percentage
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....		P793	11.55%	P793	NR
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....		7206	11.55%	7206	NR
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....		7205	12.57%	7205	NR

Leverage Capital Ratios

		RCOA	Percentage
44. Tier 1 leverage ratio (item 26 divided by item 39)		7204	8.60%
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			

Capital Buffer

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

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

Dollar Amounts in Thousands																								
Balance Sheet Asset Categories (2)																								
(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A			(Column C) 0%		(Column D) 2%		(Column E) 4%		(Column F) 10%		(Column G) 20%		(Column H) 50%		(Column I) 100%		(Column J) 150%						
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou						
1. Cash and balances due from depository institutions.....	RCON D957			RCON S396			RCON D958						RCON D959			RCON S397			RCON D960			RCON S398		
2. Securities:	29,498			0			26,755						2,743			0			0			0		0
a. Held-to-maturity securities.....	RCON D961			RCON S399			RCON D962						RCON D963			RCON D964			RCON D965			RCON S400		
	0			0			0						0			0			0			0		0
b. Available-for-sale securities.....	RCON D966			RCON S402			RCON D967						RCON D968			RCON D969			RCON D970			RCON S403		
3. Federal funds sold and securities purchased under agreements to resell:	83,702			3,946			1,332						76,696			1,722			6			0		0
a. Federal funds sold.....																								
b. Securities purchased under agreements to resell.....	RCON D971						RCON D972						RCON D973			RCON S410			RCON D974			RCON S411		
	0						0						0			0			0			0		0
a. Federal funds sold.....	RCON H171			RCON H172																				
b. Securities purchased under agreements to resell.....	0			0																				
4. Loans and leases held for sale:	RCON S413			RCON S414			RCON H173						RCON S415			RCON S416			RCON S417					
a. Residential mortgage exposures.....	0			0			0						0			0			0					
b. High volatility commercial real estate exposures.....	RCON S419			RCON S420			RCON H174						RCON H175			RCON H176			RCON H177			RCON S421		
c. Exposures past due 90 days or more or on nonaccrual (3).....	0			0			0						0			0			0			0		0
	RCON S423			RCON S424			RCON S425						RCON S426			RCON S427			RCON S428			RCON S429		
	0			0			0						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 374.

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.

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

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

5 Effective January 1, 2018.

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

[illegible]

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

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

10 Effective January 1, 2018.

11 For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures that are past due 90 days or more or on nonaccrual. 12 Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II—Continued

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

Allocation by Risk-Weight Category									
(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%
Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
RCON 2170	RCON S500	RCON D987				RCON D988	RCON D989	RCON D990	RCON S503
545,033	4,646	28,833				83,461	131,532	295,586	975
11. Total balance sheet assets (14).....									11.

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

13 Simplified Supervisory Formula Approach.

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

15 Effective January 1, 2018.

Part II—Continued

[illegible]

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

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	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount (20)	Allocation by Risk-Weight Category							(Column I) (Column J)
				(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%
16. Repo-style transactions (21).....	RCON S515 12,533	1.0	RCON S516 12,533	RCON S517 0	RCON S518 0	RCON S519 0		RCON S520 0	RCON S521 0	RCON S522 12,533	RCON S523 0
17. All other off-balance sheet liabilities.....	RCON G618		RCON G619	RCON G620				RCON G621 0	RCON G622 0	RCON G623 0	RCON S524 0
18. Unused commitments:											
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	RCON S525 0	0.2	RCON S526 0	RCON S527 0				RCON S528 0	RCON S529 0	RCON S530 0	RCON S531 0
b. Original maturity of one year or less to ABCP conduits.....											
c. Original maturity exceeding one year	RCON G624 6,644	0.5	RCON G625 3,322	RCON G626 0				RCON G627 0	RCON G628 0	RCON G629 3,322	RCON S539 0
19. Unconditionally cancelable commitments	RCON S540 0	0.0	RCON S541 0								
20. Over-the-counter derivatives			RCON S542 0	RCON S543 0			RCON S544 0	RCON S545 0	RCON S546 0	RCON S547 0	RCON S548 0
21. Centrally cleared derivatives			RCON S549 0	RCON S550 0	RCON S551 0	RCON S552 0		RCON S554 0	RCON S555 0	RCON S556 0	RCON S557 0
22. Unsettled transactions (failed trades) (22)	RCON H191 0			RCON H193 0				RCON H194 0	RCON H195 0	RCON H196 0	RCON H197 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 O)		(Column P)		(Column Q)		(Column R)		(Column S)	
Allocation by Risk-Weight Category		Application of Other Risk-Weighting Approaches (23)		Risk-Weighted Asset Amount		Credit Equivalent Amount		Risk-Weighted Asset Amount	
625%	937.5%	1250%							
Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	RCON H301	RCON H302		
						0	0	16.	17.
						RCON H303	RCON H304	18.a.	18.b.
						RCON H307	RCON H308	18.c.	
						RCON H309	RCON H310	19.	
								20.	
									21.
RCON H198	RCON H199	RCON H200							22.
0	0	0							

Dollar Amounts in Thousands

16. Repo-style transactions (24).....

17. All other off-balance sheet liabilities.....

18. Unused commitments:

a. Original maturity of one year or less, excluding asset-backed commercial

paper (ABCP) conduits.....

b. Original maturity of one year or less to ABCP conduits.....

18. c. Original maturity exceeding one year

19. Unconditionally cancelable commitments

20. Over-the-counter derivatives

21. Centrally cleared derivatives

22. Unsettled transactions (failed trades) (25).....

²³ Includes, for example, exposures collateralized by securitization exposures or mutual funds.²⁴ Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.²⁵ For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II—Continued

	(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)		(Column I)		(Column J)	
	0%	Bil Mil Thou	2%	Bil Mil Thou	4%	Bil Mil Thou	10%	Bil Mil Thou	20%	Bil Mil Thou	50%	Bil Mil Thou	100%	Bil Mil Thou	150%	Bil Mil Thou
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																
24. Risk weight factor	RCON G630		RCON S558		RCON S559		RCON S560		RCON G631		RCON G632		RCON G633		RCON S561	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	28.833		0		0		0		83.461		131,532		311,872		975	
	X 0%		X 2%		X 4%		X 10%		X 20%		X 50%		X 100%		X 150%	
	RCON G634		RCON S569		RCON S570		RCON S571		RCON G635		RCON G636		RCON G637		RCON S572	
	0		0		0		0		16,692		65,766		311,872		1,463	

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands										(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
										Allocation by Risk-Weight Category							
250% (26)										300%	400%	600%	625%	937.5%	1250%		
Bil Mil Thou										Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
X 250%										RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568		
										X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%		
										RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579		
										0	0	0	0	0	0		
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																	
24. Risk weight factor																	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)																	

Schedule RC-R—Continued

Part II—Continued

Memoranda

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

2. Notional principal amounts of over-the-counter derivative contracts:	Dollar Amounts in Thousands									
	(Column A) One year or less					(Column B) Over one year through five years				
	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou
a. Interest rate	\$582				0	\$583				0
b. Foreign exchange rate and gold	\$585				0	\$586				0
c. Credit (investment grade reference asset)	\$588				0	\$589				0
d. Credit (non-investment grade reference asset)	\$591				0	\$592				0
e. Equity	\$594				0	\$595				0
f. Precious metals (except gold)	\$597				0	\$598				0
g. Other	\$600				0	\$601				0
3. Notional principal amounts of centrally cleared derivative contracts:										
a. Interest rate	\$603				0	\$604				0
b. Foreign exchange rate and gold	\$606				0	\$607				0
c. Credit (investment grade reference asset)	\$609				0	\$610				0
d. Credit (non-investment grade reference asset)	\$612				0	\$613				0
e. Equity	\$615				0	\$616				0
f. Precious metals (except gold)	\$618				0	\$619				0
g. Other	\$621				0	\$622				0

Schedule RC-S—Servicing, Securitization, and Asset Sale ActivitiesFFIEC 041
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		Dollar Amounts in Thousands																				
		(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets		
		Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou	Bil	Mill	Thou
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																						
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).....																						
b. Subordinated securities and other residual interests.....																						
c. Standby letters of credit and other enhancements.....																						
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....																						
4. Past due loan amounts included in item 1:																						
a. 30-89 days past due.....																						
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.....																						
b. Recoveries.....																						

Schedule RC-S—Continued

Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans		(Column E) Other Consumer Loans		(Column F) Commercial and Industrial Loans		(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
6. Amount of ownership (or seller's) interests carried as:															
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....				RCON B761		RCON B762						RCON B763			6.a.
b. Loans (included in Schedule RC-C).....				RCON B500		RCON B501						RCON B502			6.b.
7. Past due loan amounts included in interests reported in item 6.a:				RCON B764		RCON B765						RCON B766			7.a.
a. 30-89 days past due.....				RCON B767		RCON B768						RCON B769			7.b.
b. 90 days or more past due.....															
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):				RIAD B770		RIAD B771						RIAD B772			8.a.
a. Charge-offs.....				RIAD B773		RIAD B774						RIAD B775			8.b.
b. Recoveries.....															
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions															
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCON B776	0		RCON B777	0	RCON B778		RCON B779	0	RCON B780		RCON B781		RCON B782	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCON B783	0		RCON B784	0	RCON B785		RCON B786	0	RCON B787		RCON B788		RCON B789	10.

Schedule RC-S—Continued

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(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets		
Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
RCON B790			RCON B791			RCON B792			RCON B793			RCON B794			RCON B795			RCON B796		
0			0			0			0			0			0			0		
RCON B797			RCON B798			RCON B799			RCON B800			RCON B801			RCON B802			RCON B803		
0			0			0			0			0			0			0		

Bank Asset Sales
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....

Memoranda

Dollar Amounts in Thousands		Dollar Amounts in Thousands	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		RCON	
a. Outstanding principal balance.....		A249	0
b. Amount of retained recourse on these obligations as of the report date.....		A250	0
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		B804	0
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		B805	50,895
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		A591	0
c. Other financial assets (includes home equity lines) (1).....		F699	0
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		B806	0
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B807	0
(2) Conduits sponsored by other unrelated institutions.....			
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B808	0
(2) Conduits sponsored by other unrelated institutions.....		B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²		C407	NR

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).....

RCON	YES / NO
A345	NO

1.

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

RCON	YES / NO
A346	NO

2.

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

RCON	YES / NO
B867	NO

3.

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

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

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

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

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

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

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

	(Column A) Managed Assets				(Column B) Non-Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou		
Dollar Amounts in Thousands										
Fiduciary and Related Assets	RCON B868				RCON B869				RCON B870	RCON B871
4. Personal trust and agency accounts.....	NR				NR				NR	NR 4.
5. Employee benefit and retirement-related trust and agency accounts:										
a. Employee benefit - defined contribution.....	NR				NR				NR	NR 5.a.
b. Employee benefit - defined benefit.....	NR				NR				NR	NR 5.b.
c. Other employee benefit and retirement-related accounts.....	NR				NR				NR	NR 5.c.
6. Corporate trust and agency accounts.....	NR				NR				NR	NR 6.
7. Investment management and investment advisory agency accounts.....	NR				NR				NR	NR 7.
8. Foundation and endowment trust and agency accounts..	NR				NR				NR	NR 8.
9. Other fiduciary accounts.....	NR				NR				NR	NR 9.
10. Total fiduciary accounts (sum of items 4 through 9).....	NR				NR				NR	NR 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	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
11. Custody and safekeeping accounts.....		RCON B898		RCON B899	11.
		NR		NR	
12. Not applicable					
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	
	NR	NR	NR	NR	13.

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

Memoranda

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

Schedule RC-T—Continued

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Memoranda—Continued

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

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

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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