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

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

Federal Financial Institutions Examination Council

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

Report at the close of business June 30, 2014

(20140630)
(RCON 9999)

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

July 28, 2014
Date of Signature

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or

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

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

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

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

FDIC Certificate Number | 0 | 6 | 6 | 6 | 7 |
(RSSD 9050)

First National Bank
Legal Title of Bank (RSSD 9017)

Orrville
City (RSSD 9130)

OH — State Abbrev. (RSSD 9200)
44667 — ZIP Code (RSSD 9220)

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

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Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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

Mark Witmer
Director (Trustee)

Steve Schmid
Director (Trustee)

John Kropf
Director (Trustee)

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FDIC Certificate Number | 0 | 6 | 6 | 6 | 7 |
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First National Bank
Legal Title of Bank (RSSD 9017)

Orrville
City (RSSD 9130)

OH — State Abbrev. (RSSD 9200)
44667 — ZIP Code (RSSD 9220)

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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
E-mail Address (TEXT C373)

(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
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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

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BSA
Title (TEXT C443)

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(330) 765-0583
Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

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Name (TEXT C870)

Deposit Operations Officer
Title (TEXT C871)

jodiblair@discoverfirstnational.com
E-mail Address (TEXT C872)

(330) 765-0583
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Fourth Contact

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Name (TEXT C875)

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(330) 765-0609
Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income
For the period January 1, 2014 — June 30, 2014

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	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		2,567		1.a.1.a.
(b) All other loans secured by real estate	4436		3,071		1.a.1.b.
(2) Commercial and industrial loans	4012		993		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		530		1.a.3.b.
(4) Loans to foreign governments and official institutions	4056		0		1.a.4.
(5) All other loans (1)	4058		358		1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010		7,519		1.a.6.
b. Income from lease financing receivables	4065		0		1.b.
c. Interest income on balances due from depository institutions (2)	4115		41		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		6		1.d.1.
(2) Mortgage-backed securities	B489		451		1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060		802		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		72		1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107		8,891		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		66		2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs)	0093		268		2.a.2.a.
(b) Time deposits of $100,000 or more	A517		115		2.a.2.b.
(c) Time deposits of less than $100,000	A518		195		2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180		11		2.b.
c. Interest on trading liabilities and other borrowed money	4185		94		2.c.

(1) Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."
(2) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date RIAD	Bil Mil Thou		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	749	2.e.			
3. Net interest income (item 1.h minus 2.e)				4074	8,142	3.
4. Provision for loan and lease losses				4230	148	4.
5. Noninterest income:						
a. Income from fiduciary activities (1)	4070	0	5.a.			
b. Service charges on deposit accounts	4080	467	5.b.			
c. Trading revenue (2)	A220	0	5.c.			
d. (1) Fees and commissions from securities brokerage	C886	0	5.d.1.			
(2) Investment banking, advisory, and underwriting fees and commissions	C888	0	5.d.2.			
(3) Fees and commissions from annuity sales	C887	0	5.d.3.			
(4) Underwriting income from insurance and reinsurance activities	C386	0	5.d.4.			
(5) Income from other insurance activities	C387	0	5.d.5.			
e. Venture capital revenue	B491	0	5.e.			
f. Net servicing fees	B492	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	832	5.l.			
m. Total noninterest income (sum of items 5.a through 5.l)				4079	1,299	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	127	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits	4135	3,127	7.a.			
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	694	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	1,923	7.d.			
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	5,744	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	3,676	8.
9. Applicable income taxes (on item 8)				4302	991	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	2,685	10.
11. Extraordinary items and other adjustments, net of income taxes*				4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)				G104	2,685	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)				G103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	2,685	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.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (1)						
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431			NR	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)		4313			26	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))		4507			802	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number)			Number			
		4150			114	M.5.
Memorandum item 6 is to be completed by: (1) • *banks with $300 million or more in total assets, and* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.*						
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))		4024			343	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 9106	CC	YY	MM	DD	
			0			M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):						
Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more for any quarter of the preceding calendar year.		RIAD	Bil	Mil	Thou	
a. Interest rate exposures		8757			NR	M.8.a.
b. Foreign exchange exposures		8758			NR	M.8.b.
c. Equity security and index exposures		8759			NR	M.8.c.
d. Commodity and other exposures		8760			NR	M.8.d.
e. Credit exposures		F186			NR	M.8.e.
Memorandum items 8.f and 8.g are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).						
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)		K090			NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)		K094			NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading		C889			0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890			0	M.9.b.
10. To be completed by banks with $300 million or more in total assets: (1) Credit losses on derivatives (see instructions)		A251			0	M.10.
		Year-to-date				
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		RIAD	**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, 2013, Report of Condition.

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

Schedule RI—Continued

Memoranda—Continued	Dollar Amounts in Thousands	Year-to-date RIAD	Bil	Mil	Thou	
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.						
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))		F228			NR	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.						
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:						
a. Net gains (losses) on assets		F551			NR	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552			NR	M.13.a.1.
b. Net gains (losses) on liabilities		F553			NR	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554			NR	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:						
a. Total other-than-temporary impairment losses		J319			0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)		J320			0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)		J321			0	M.14.c.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217		44	933	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		44	933	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340		2	685	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509		43		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		0		9.
10. Other comprehensive income (1)	B511		687		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		48	348	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.

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans	C891			0	C892			0	1.a.1.
(2) Other construction loans and all land development and other land loans	C893			0	C894			0	1.a.2.
b. Secured by farmland	3584			0	3585			0	1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411			17	5412			1	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234			12	C217			1	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			0	4608			0	4.

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

Schedule RI-B—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Bil	Mil	Thou	(Column B) Recoveries Calendar year-to-date RIAD	Bil	Mil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards	B514			0	B515			0	5.a.
b. Automobile loans	K129			0	K133			3	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205			1	K206			1	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			30	4605			6	9.

(1) Include write-downs arising from transfers of loans to a held-for-sale account.
(2) Includes charge-offs and recoveries on "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of state and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

Memoranda

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

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

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

(1) Include write-downs arising from transfers of loans to a held-for-sale account.
(2) The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, Report of Condition.

Schedule RI-B—Continued

Part II - Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522			3,872	1.
2. Recoveries (must equal part I, item 9, column B, above)	4605			6	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079			30	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			148	5.
6. Adjustments* (see instructions for this schedule)	C233			0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123			3,996	7.

* Describe on Schedule RI-E - Explanations.

Memoranda

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

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

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

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

(1) The $1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.
(2) Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
(3) The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, part II, Memorandum item 4.

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands			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			28	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance			C014			34	1.b.
c. Income and fees from automated teller machines (ATMs)			C016			61	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			306	1.g.
h. Gains on bargain purchases			J447			0	1.h.
i. TEXT 4461			4461			0	1i.
j. TEXT 4462	Mortgage Banking fees		4462			256	1j.
k. TEXT 4463	Wire transfer fees		4463			67	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			412	2.a.
b. Advertising and marketing expenses			0497			133	2.b.
c. Directors' fees			4136			90	2.c.
d. Printing, stationery, and supplies			C018			0	2.d.
e. Postage			8403			79	2.e.
f. Legal fees and expenses			4141			0	2.f.
g. FDIC deposit insurance assessments			4146			120	2.g.
h. Accounting and auditing expenses			F556			72	2.h.
i. Consulting and advisory expenses			F557			104	2.i.
j. Automated teller machine (ATM) and interchange expenses			F558			0	2.j.
k. Telecommunications expenses			F559			100	2.k.
l. TEXT 4464	Franchise Tax		4464			180	2.l.
m. TEXT 4467	Software license		4467			73	2.m.
n. TEXT 4468	Dues, Sub, fees		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) TEXT 4469			4469			0	3.a.1.
(2) Applicable income tax effect	4486	0					3.a.2.
b. (1) TEXT 4487			4487			0	3.b.1.
(2) Applicable income tax effect	4488	0					3.b.2.
c. (1) TEXT 4489			4489			0	3.c.1.
(2) Applicable income tax effect	4491	0					3.c.2.

Schedule RI-E—Continued

Dollar Amounts in Thousands		Year-to-date RIAD	Bil	Mil	Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):						
a. TEXT B526		B526			0	4.a.
b. TEXT B527		B527			0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a. TEXT 4498		4498			0	5.a.
b. TEXT 4499		4499			0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a. TEXT 4521		4521			0	6.a.
b. TEXT 4522		4522			0	6.b.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

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

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

Maintenance and Repair 136

Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2014

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			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	9,740	1.a.
b. Interest-bearing balances (2)			0071	34,918	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	86,251	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	427	4.a.
b. Loans and leases, net of unearned income	B528	362,646			4.b.
c. LESS: Allowance for loan and lease losses	3123	3,996			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	358,650	4.d.
5. Trading assets (from Schedule RC-D)			3545	0	5.
6. Premises and fixed assets (including capitalized leases)			2145	8,793	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	270	10.b.
11. Other assets (from Schedule RC-F)			2160	8,260	11.
12. Total assets (sum of items 1 through 11)			2170	512,774	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	414,049	13.a.
(1) Noninterest-bearing (4)	6631	27,362			13.a.1.
(2) Interest-bearing	6636	386,687			13.a.2.
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	13,140	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	33,000	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (7)			3200	0	19.
20. Other liabilities (from Schedule RC-G)			2930	4,237	20.
21. Total liabilities (sum of items 13 through 20)			2948	464,426	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	19,982	25.
26. a. Retained earnings	3632	21,352	26.a.
b. Accumulated other comprehensive income (1)	B530	2,324	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	48,348	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	48,348	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	512,774	29.

Memoranda

To be reported with the March Report of Condition.

	RCON	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2013	6724	NR	M.1.

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

To be reported with the March Report of Condition.

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

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

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

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

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits	0020		7,601		1.a.
b. Currency and coin	0080		2,119		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		270		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		34,668		4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010		44,658		5.

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

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. U.S. Treasury securities	0211			0	0213			0	1286			0	1287			0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies (1)	1289			0	1290			0	1291			0	1293			0	2.a.
b. Issued by U.S. Government-sponsored agencies (2)	1294			0	1295			0	1297			668	1298			669	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496			0	8497			0	8498			47,638	8499			50,226	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 (Column A) Amortized Cost RCON	Bil Mil Thou	Held-to-maturity (Column B) Fair Value RCON	Bil Mil Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil Mil Thou	Available-for-sale (Column D) Fair Value RCON	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	1,789	G303	1,833	4.a.1.
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	29,021	G307	29,830	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	3,605	G315	3,684	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	9	G323	9	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

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Bil	Mil	Thou	Held-to-maturity (Column B) Fair Value RCON	Bil	Mil	Thou	Available-for-sale (Column C) Amortized Cost RCON	Bil	Mil	Thou	Available-for-sale (Column D) Fair Value RCON	Bil	Mil	Thou	
4. c.(2) Other commercial MBS:																	
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	K150			0	K151			0	K152			0	K153			0	4.c.2.a.
(b) All other commercial MBS	K154			0	K155			0	K156			0	K157			0	4.c.2.b.
5. Asset-backed securities and structured financial products:																	
a. Asset-backed securities (ABS)	C026			0	C988			0	C989			0	C027			0	5.a.
b. Structured financial poducts:																	
(1) Cash	G336			0	G337			0	G338			0	G339			0	5.b.1.
(2) Synthetic	G340			0	G341			0	G342			0	G343			0	5.b.2.
(3) Hybrid	G344			0	G345			0	G346			0	G347			0	5.b.3.
6. Other debt securities:																	
a. Other domestic debt securities	1737			0	1738			0	1739			0	1741			0	6.a.
a. Other foreign debt securities	1742			0	1743			0	1744			0	1746			0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)									A510			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			82,730	1773			86,251	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		62,292		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		1,257		M.2.a.1.
(2) Over three months through 12 months	A550		3,099		M.2.a.2.
(3) Over one year through three years	A551		988		M.2.a.3.
(4) Over three years through five years	A552		4,684		M.2.a.4.
(5) Over five years through 15 years	A553		35,909		M.2.a.5.
(6) Over 15 years	A554		4,958		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		650		M.2.b.3.
(4) Over three years through five years	A558		1,811		M.2.b.4.
(5) Over five years through 15 years	A559		29,202		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		3,684		M.2.c.1.
(2) Over three years	A562		9		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		4,356		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		668		M.4.a.
b. Fair value	8783		669		M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
(6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

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

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

Schedule RC-B—Continued

Memoranda—Continued

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets (1) RCON	Bil	Mil	Thou	(Column B) To Be Completed by All Banks RCON	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans					F158		6,144		1.a.1.
(2) Other construction loans and all land development and other land loans					F159		12,630		1.a.2.
b. Secured by farmland (including farm residential and other improvements)					1420		39,888		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		37,447		1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367		98,199		1.c.2.a.
(b) Secured by junior liens					5368		1,270		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties					1460		15,498		1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties					F160		43,127		1.e.1.
(2) Loans secured by other nonfarm nonresidential properties					F161		24,528		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		18,919		3.
4. Commercial and industrial loans					1766		38,225		4.
a. To U.S. addressees (domicile)	1763		38,225						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		15,318		6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans)					K207		9,151		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		2,135		8.

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

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets (1) RCON	Bil	Mil	Thou	(Column B) To Be Completed by All Banks RCON	Bil	Mil	Thou	
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions					J454			0	9.a.
b. Other loans					J464			603	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			603					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			9	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			363,073	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			1,146	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F576			427	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			264	M.1.d.2.
e. Commercial and industrial loans	K256			335	M.1.e.
Memorandum items 1.e.1 and 2 are to be completed by banks with $300 millon or more in total assets. (1) (sum of Memorandum items 1.e.1 and 2 must equal Memorandum item 1.e.):					
(1) To U.S. addressees (domicile)	K163			335	M.1.e.1.
(2) To non-U.S. addressees (domicile)	K164			0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K165			0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):					
(1) Loans secured by farmland	K166			0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks	K167			0	M.1.f.2.
(3) Not applicable					

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	K098			0	M.1.f.4.a.
(b) Automobile loans	K203			0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204			0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions	K212			0	M.1.f.5.
(6) Other loans (1)	K267			0	M.1.f.6.
Memorandum item 1.f.6.a is to be completed by: (2) *• Banks with $300 millon or more in total assets* *• Banks with less than $300 millon in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans*					
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.6, above	K168			0	M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (4)					
(1) Three months or less	A564			1,300	M.2.a.1.
(2) Over three months through 12 months	A565			1,494	M.2.a.2.
(3) Over one year through three years	A566			3,570	M.2.a.3.
(4) Over three years through five years	A567			3,270	M.2.a.4.
(5) Over five years through 15 years	A568			73,738	M.2.a.5.
(6) Over 15 years	A569			14,809	M.2.a.6.
2. b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (3), (5)					
(1) Three months or less	A570			37,725	M.2.b.1.
(2) Over three months through 12 months	A571			6,733	M.2.b.2.
(3) Over one year through three years	A572			25,662	M.2.b.3.
(4) Over three years through five years	A573			47,497	M.2.b.4.
(5) Over five years through 15 years	A574			88,382	M.2.b.5.
(6) Over 15 years	A575			58,676	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			18,353	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			19,585	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, 2013, Report of Condition.

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

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

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
5. To be completed by banks with $300 million or more in total assets: (1) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837			0	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	C391			NR	M.6.
Memorandum item 7 is to be completed by all banks.					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance	C779			0	M.7.a.
b. 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.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2013, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	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.
Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F578			NR	M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F579			NR	M.10.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F580			NR	M.10.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F581			NR	M.10.a.3.b.1
(2) Secured by junior liens	F582			NR	M.10.a.3.b.2
(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, 2013, 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.c.1.
(2) Other revolving credit plans	F587			NR	M.10.c.2.
(3) Automobile loans	K196			NR	M.10.c.3.
(4) Other consumer loans	K208			NR	M.10.c.4.
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.a.1.
(2) Secured by farmland (including farm residential and other improvements)	F591			NR	M.11.a.2.
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F592			NR	M.11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F593			NR	M.11.a.3.b.1
(2) Secured by junior liens	F594			NR	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F595			NR	M.11.a.4.
(5) Secured by nonfarm nonresidential properties	F596			NR	M.11.a.5.
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.c.1.
(2) Other revolving credit plans	F599			NR	M.11.c.2.
(3) Automobile loans	K195			NR	M.11.c.3.
(4) Other consumer loans	K209			NR	M.11.c.4.
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	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	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2013.					
13. Construction, land development, and other land loans with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376			NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b))	RIAD G377			NR	M.13.b.
Memorandum item 14 is to be completed by all banks.					
14. Pledged loans and leases	RCON G378			98,199	M.14.
Memorandum item 15 is to be completed for the December report only.					
15. Reverse mortgages:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466			NR	M.15.a.1.
(2) Proprietary reverse mortgages	J467			NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468			NR	M.15.b.1.
(2) Proprietary reverse mortgages	J469			NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCON	Bil	Mil	Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470			NR	M.15.c.1.
(2) Proprietary reverse mortgages	J471			NR	M.15.c.2.

Schedule RC-C—Continued

Part II—Loans to Small Businesses and Small Farms

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

Loans to Small Businesses

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:

	RCON	Number of Loans	
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed $100,000.)	5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4. (1) (Note: Item 4, (1) divided by the number of loans should NOT exceed $100,000.)	5563	NR	2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding				
	RCON		RCON	Bil	Mil	Thou	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):							
a. With original amounts of $100,000 or less	5564	62	5565		2,323		3.a.
b. With original amounts of more than $100,000 through $250,000	5566	61	5567		6,994		3.b.
c. With original amounts of more than $250,000 through $1,000,000	5568	66	5569		23,481		3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 (1) (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 (1)):							
a. With original amounts of $100,000 or less	5570	721	5571		14,993		4.a.
b. With original amounts of more than $100,000 through $250,000	5572	55	5573		5,106		4.b.
c. With original amounts of more than $250,000 through $1,000,000	5574	44	5575		10,892		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.

	RCON	Number of Loans	
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.)	5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.)	5577	NR	6.b.

Dollar Amounts in Thousands	(Column A) Number of Loans RCON		(Column B) Amount Currently Outstanding 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	34	5579			1,777	7.a.
b. With original amounts of more than $100,000 through $250,000	5580	51	5581			7,098	7.b.
c. With original amounts of more than $250,000 through $500,000	5582	41	5583			12,169	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):							
a. With original amounts of $100,000 or less	5584	451	5585			9,412	8.a.
b. With original amounts of more than $100,000 through $250,000	5586	53	5587			5,428	8.b.
c. With original amounts of more than $250,000 through $500,000	5588	11	5589			2,603	8.c.

Schedule RC-D—Trading Assets and Liabilities

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

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

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

Schedule RC-D—Continued

Memoranda

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

Schedule RC-D—Continued

Memoranda—Continued

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

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total transaction accounts (including total demand deposits) RCON	Bil	Mil	Thou	Transaction Accounts (Column B) Memo: Total demand deposits (1) (included in column A) RCON	Bil	Mil	Thou	Nontransaction Accounts (Column C) Total nontransaction accounts (including MMDAs) RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships, and corporations (include all certified and official checks)	B549		45,717						B550		317,553		1.
2. U.S. Government	2202		0						2520		0		2.
3. States and political subdivisions in the U.S.	2203		8,766						2530		39,545		3.
4. Commercial banks and other depository institutions in the U.S.	B551		544						B552		1,924		4.
5. Banks in foreign countries	2213		0						2236		0		5.
6. Foreign governments and official institutions (including foreign central banks)	2216		0						2377		0		6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		55,027		2210		27,362		2385		359,022		7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835		11,376		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		27,308		M.2.a.1.
(2) Other savings deposits (excludes MMDAs)	0352		259,237		M.2.a.2.
b. Total time deposits of less than $100,000	6648		41,028		M.2.b.
c. Total time deposits of $100,000 through $250,000	J473		15,792		M.2.c.
d. Total time deposits of more than $250,000	J474		15,657		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		1,977		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		6,625		M.3.a.1.
(2) Over three months through 12 months	A580		16,295		M.3.a.2.
(3) Over one year through three years	A581		11,390		M.3.a.3.
(4) Over three years	A582		6,718		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		22,920		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		4,881		M.4.a.1.
(2) Over three months through 12 months	A585		17,611		M.4.a.2.
(3) Over one year through three years	A586		5,806		M.4.a.3.
(4) Over three years	A587		3,151		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		9,984		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		12,508		M.4.c.

	RCON	Yes/No	
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	P752	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	RCON	Bil	Mil	Thou	
	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, 2013, Report of Condition.

Schedule RC-E—Continued

Memoranda—Continued

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

Schedule RC-F—Other Assets

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1. Accrued interest receivable (1)			B556			1,498	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			3,224	4.
5. Life insurance assets:							
a. General account life insurance assets			K201			1,879	5.a.
b. Separate account life insurance assets			K202			0	5.b.
c. Hybrid account life insurance assets			K270			943	5.c.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)			2168			716	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			8,260	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			164	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646			2,876	1.b.
2. Net deferred tax liabilities (2)			3049			1,197	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			4,237	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		34,001		1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) *(excluding mortgage-backed securities)*	B558		770		2.
3. Mortgage-backed securities (2)	B559		37,031		3.
4. All other securities (2), (3) *(includes securities issued by states and political subdivisions in the U.S.)*	B560		49,371		4.
5. Federal funds sold and securities purchased under agreements to resell	3365		0		5.
6. Loans:					
a. Total loans	3360		351,141		6.a.
b. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties	3465		132,619		6.b.1.
(2) All other loans secured by real estate	3466		135,345		6.b.2.
c. Commercial and industrial loans	3387		41,314		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		22,537		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		498,669		9.
Liabilities					
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485		28,938		10.
11. Nontransaction accounts:					
a. Savings deposits (includes MMDAs)	B563		280,134		11.a.
b. Time deposits of $100,000 or more	A514		27,205		11.b.
c. Time deposits of less than $100,000	A529		41,273		11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353		14,062		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		30,099		13.

Memorandum

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Memorandum item 1 is to be completed by: (4) · *banks with $300 million or more in total assets, and* · *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.*					
1. Loans to finance agricultural production and other loans to farmers	3386		15,072		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, 2013, Report of Condition.
(5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

Dollar Amounts in Thousands	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		35	131	1.a.
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above)	J477			NR	1.a.1.
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above)	J478			NR	1.a.2.
b. Credit card lines	3815			0	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1) Unused consumer credit card lines	J455			0	1.b.1.
(2) Other unused credit card lines	J456			0	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:					
(1) Secured by real estate:					
(a) 1-4 family residential construction loan commitments	F164		2	409	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments	F165		12	345	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		36	580	1.e.1.
(2) Loans to financial institutions	J458			0	1.e.2.
(3) All other unused commitments	J459		2	445	1.e.3.
2. Financial standby letters of credit	3819			325	2.
Item 2.a is to be completed by banks with $1 billion or more in total assets. (1)					
a. Amount of financial standby letters of credit conveyed to others 3820 NR					2.a.
3. Performance standby letters of credit	3821			12	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets. (1)					
a. Amount of performance standby letters of credit conveyed to others 3822 NR					3.a.
4. Commercial and similar letters of credit	3411			0	4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433			0	6.

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

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

Schedule RC-L—Continued

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

	Remaining Maturity of:												
	(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years				
Dollar Amounts in Thousands	RCON	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.

			RCON	Bil	Mil	Thou	
8. Spot foreign exchange contracts			8765			0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			3430			0	9.
a. Securities borrowed		3432		0			9.a.
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. TEXT 5592		5592		0			10.b.
c. TEXT 5593		5593		0			10.c.
d. TEXT 5594		5594		0			10.d.
e. TEXT 5595		5595		0			10.e.

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands / Derivatives Position Indicators	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCON 8693 0	RCON 8694 0	RCON 8695 0	RCON 8696 0	12.a.
b. Forward contracts.....	RCON 8697 0	RCON 8698 0	RCON 8699 0	RCON 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCON 8701 0	RCON 8702 0	RCON 8703 0	RCON 8704 0	12.c.1.
(2) Purchased options.....	RCON 8705 0	RCON 8706 0	RCON 8707 0	RCON 8708 0	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCON 8709 0	RCON 8710 0	RCON 8711 0	RCON 8712 0	12.d.1.
(2) Purchased options.....	RCON 8713 0	RCON 8714 0	RCON 8715 0	RCON 8716 0	12.d.2.
e. Swaps.....	RCON 3450 0	RCON 3826 0	RCON 8719 0	RCON 8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCON A126 0	RCON A127 0	RCON 8723 0	RCON 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON 8725 0	RCON 8726 0	RCON 8727 0	RCON 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCON A589 0				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value..	RCON 8733 0	RCON 8734 0	RCON 8735 0	RCON 8736 0	15.a.1.
(2) Gross negative fair value	RCON 8737 0	RCON 8738 0	RCON 8739 0	RCON 8740 0	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value..	RCON 8741 0	RCON 8742 0	RCON 8743 0	RCON 8744 0	15.b.1.
(2) Gross negative fair value	RCON 8745 0	RCON 8746 0	RCON 8747 0	RCON 8748 0	15.b.2.

Schedule RC-L—Continued

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

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

(1) The $10 billion asset size test is generally based on the total assets reported on the June 30, 2013, 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		3,358		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		267		2.a.
(1) Estimated fair value of mortgage servicing assets	A590	267					2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets			B026		0		2.b.
c. All other identifiable intangible assets			5507		3		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426		270		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		19,000		5.a.1.a.
(b) Over one year through three years			F056		14,000		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		19,000		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		33,000		5.c.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

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

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

8. Internet Website addresses and physical office trade names:

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

TEXT		
4087	http:// discoverfirstnational.com	8.a.

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

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

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

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

	RCON	YES / NO	
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	4088	YES	9.

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

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

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

Schedule RC-M—Continued

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

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

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
b. Other real estate owned (included in Schedule RC, item 7):					
(1) Construction, land development, and other land	K187			0	13.b.1.
(2) Farmland	K188			0	13.b.2.
(3) 1-4 family residential properties	K189			0	13.b.3.
(4) Multifamily (5 or more) residential properties	K190			0	13.b.4.
(5) Nonfarm nonresidential properties	K191			0	13.b.5.
(6) Not applicable					
(7) Portion of covered other real estate owned included in items 13.b.1 through 5 above that is protected by FDIC loss-sharing agreements	K192			0	13.b.7.
c. Debt securities (included in Schdule RC, items 2.a and 2.b)	J461			0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462			0	13.d.
14. Captive insurance and reinsurance subsidiaries:					
a. Total assets of captive insurance subsidiaries (1)	K193			0	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	K194			0	14.b.
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.					
15. Qualified Thrift Lender (QTL) test:					
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133		**Number**	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**	NR	15.b.

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

Schedule RC-M—Continued

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

	RCON	YES / NO	
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	N517	NO	16.a.1.
(2) International ACH transactions	N518	NO	16.a.2.
(3) Other proprietary services operated by your institution	N519	NO	16.a.3.
(4) Other proprietary services operated by another party	N520	NO	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	N521	NO	16.b.

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

	RCON	Number	
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.)	N522	NR	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:	RCON	Number	
(1) Estimated number of international remittance transfers	N523	NR	16.d.1.
	RCON	Bil / Mil / Thou	
(2) Estimated dollar value of international remittance transfers	N524	NR	16.d.2.
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	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 Assets

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans	F172			0	F174			0	F176			0	1.a.1.
(2) Other construction loans and all land development and other land loans	F173			0	F175			0	F177			208	1.a.2.
b. Secured by farmland	3493			0	3494			0	3495			0	1.b.
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398			99	5399			0	5400			0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a)Secured by first liens	C236			60	C237			288	C229			18	1.c.2.a.
(b) Secured by junior liens	C238			0	C239			0	C230			0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	3499			0	3500			0	3501			0	1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178			257	F180			0	F182			0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	F179			0	F181			0	F183			0	1.e.2.
2. Loans to depository institutions and acceptances of other banks	B834			0	B835			0	B836			0	2.
3. Not applicable													
4. Commercial and industrial loans	1606			237	1607			0	1608			0	4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards	B575			0	B576			0	B577			0	5.a.
b. Automobile loans	K213			135	K214			0	K215			0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216			140	K217			0	K218			0	5.c.
6. Loans to foreign governments and official institutions	5389			0	5390			0	5391			0	6.
7. All other loans (1)	5459			32	5460			0	5461			0	7.
8. Lease financing receivables	1226			0	1227			0	1228			0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505			0	3506			0	3507			0	9.

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

Schedule RC-N—Continued

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

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

Schedule RC-N—Continued

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

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

(2) The $300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2013, 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				
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans	K105			0	K106			0	K107			0	M.1.a.1.
(2) Other construction loans and all land development and other land loans	K108			0	K109			0	K110			208	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F661			0	F662			0	F663			0	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111			0	K112			0	K113			0	M.1.c.
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			0	K115			0	K116			0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K117			0	K118			0	K119			0	M.1.d.2.
e. Commercial and industrial loans	K257			0	K258			0	K259			0	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 millon or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):[1]													
(1) To U.S. addressees (domicile)	K120			0	K121			0	K122			0	M.1.e.1.
(2) To non-U.S. addressees (domicile)	K123			0	K124			0	K125			0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126			0	K127			0	K128			0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccural status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):													
(1) Loans secured by farmland	K130			0	K131			0	K132			0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks	K134			0	K135			0	K136			0	M.1.f.2.
(3) Not applicable													

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

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Bil	Mil	Thou	(Column B) Past due 90 days or more and still accruing RCON	Bil	Mil	Thou	(Column C) Nonaccrual RCON	Bil	Mil	Thou	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K274			0	K275			0	K276			0	M.1.f.4.a.
(b) Automobile loans	K277			0	K278			0	K279			0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			0	K281			0	K282			0	M.1.f.4.c.
(5) Loans to foreign governments and official institutions	K283			0	K284			0	K285			0	M.1.f.5.
(6) Other loans (1)	K286			0	K287			0	K288			0	M.1.f.6.
Memorandum item 1.f.6.a is to be completed by: (2) *• Banks with $300 million or more in total assets* *• Banks with less than $300 milion in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans*													
(a) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above	K138			0	K139			0	K140			0	M.1.f.6.a.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558			0	6559			0	6560			0	M.2.
3. *Memorandum items 3.a through 3.d are to be completed by banks with $300 million or more in total assets: (2)*													
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248			0	1249			0	1250			0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	5380			0	5381			0	5382			0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	1254			0	1255			0	1256			0	M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	F166			0	F167			0	F168			0	M.3.d.

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

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

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Memorandum item 4 is to be completed by: (1) • *banks with $300 million or more in total assets* • *banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:*													
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594			32	1597			0	1583			0	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale	C240			0	C241			0	C226			0	M.5.a.
b. Loans measured at fair value:													
(1) Fair value	F664			0	F665			0	F666			0	M.5.b.1.
(2) Unpaid principal balance	F667			0	F668			0	F669			0	M.5.b.2.

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

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

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

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

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

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

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	414,213	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	498,669	4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) — Enter 1 or 2	K653	1	4.a
		Bil Mil Thou	
5. Average tangible equity for the calendar quarter (1)	K654	40,016	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?		YES / NO	
	K656	NO	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.		Bil Mil Thou	
a. Banker's bank deduction	K657	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?		YES / NO	
	K659	NO	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b.		Bil Mil Thou	
a. Custodial bank deduction	K660	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.B, item 26, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 11, by all other institutions, except as described in the instructions.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1. Total assessable deposits of the bank, including related interest accured 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		282,214		M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number 23,676					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		120,239		M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number 155					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		11,458		M.1.c.1.
(2) Number of retirement deposit accounts of $250,000 or less	F046	Number 999					M.1.c.2.
1. d. Retirement deposit accounts of more than $250,000: (1)							
(1) Amount of retirement deposit accounts of more than $250,000			F047		302		M.1.d.1.
(2) Number of retirement deposit accounts of more than $250,000	F048	Number 1					M.1.d.2.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)							
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3)			5597		NR		M.2.

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

TEXT A545	RCON	FDIC Cert. No.	
	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, 2013, Report of Condition.

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

Schedule RC-O—Continued

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

Memoranda—Continued

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

Schedule RC-O—Continued

Memoranda—Continued

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

Schedule RC-O—Continued

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

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

Schedule RC-O—Continued

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)																					(Column O) PDs Were Derived Using[1]
	(Column H) 18.01–20%			(Column I) 20.01–22%			(Column J) 22.01–26%			(Column K) 26.01–30%			(Column L) > 30%			(Column M) Unscoreable			(Column N) Total			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Number
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCON M971			RCON M972			RCON M973			RCON M974			RCON M975			RCON M976			RCON M977			RCON M978
	NR			NR			NR			NR			NR			NR			NR			NR
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M986			RCON M987			RCON M988			RCON M989			RCON M990			RCON M991			RCON M992			RCON M993
	NR			NR			NR			NR			NR			NR			NR			NR
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON N002			RCON N003			RCON N004			RCON N005			RCON N006			RCON N007			RCON N008			RCON N009
	NR			NR			NR			NR			NR			NR			NR			NR
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON N017			RCON N018			RCON N019			RCON N020			RCON N021			RCON N022			RCON N023			RCON N024
	NR			NR			NR			NR			NR			NR			NR			NR
e. Credit cards	RCON N047			RCON N048			RCON N049			RCON N050			RCON N051			RCON N052			RCON N053			RCON N054
	NR			NR			NR			NR			NR			NR			NR			NR
f. Automobile loans	RCON N062			RCON N063			RCON N064			RCON N065			RCON N066			RCON N067			RCON N068			RCON N069
	NR			NR			NR			NR			NR			NR			NR			NR
g. Student loans	RCON N077			RCON N078			RCON N079			RCON N080			RCON N081			RCON N082			RCON N083			RCON N084
	NR			NR			NR			NR			NR			NR			NR			NR
h. Other consumer loans and revolving credit plans other than credit cards	RCON N092			RCON N093			RCON N094			RCON N095			RCON N096			RCON N097			RCON N098			RCON N099
	NR			NR			NR			NR			NR			NR			NR			NR
i. Consumer leases	RCON N107			RCON N108			RCON N109			RCON N110			RCON N111			RCON N112			RCON N113			RCON N114
	NR			NR			NR			NR			NR			NR			NR			NR
j. Total	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 assets[1] and (2) banks with less than $1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale[2] from all sources, loan sales, or quarter-end loans held for sale or trading exceed $10 million for two consecutive quarters.

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

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

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

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

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

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

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCON Bil Mil Thou	RCON Bil Mil Thou	RCON Bil Mil Thou	RCON Bil Mil Thou	RCON Bil Mil Thou	
Memoranda						
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25% of item 6):						
a. Mortgage servicing assets	G536 NR	G537 NR	G538 NR	G539 NR	G540 NR	M.1.a.
b. Nontrading derivative assets	G541 NR	G542 NR	G543 NR	G544 NR	G545 NR	M.1.b.
c. TEXT G546	G546 NR	G547 NR	G548 NR	G549 NR	G550 NR	M.1.c.
d. TEXT G551	G551 NR	G552 NR	G553 NR	G554 NR	G555 NR	M.1.d.
e. TEXT G556	G556 NR	G557 NR	G558 NR	G559 NR	G560 NR	M.1.e.
f. TEXT G561	G561 NR	G562 NR	G563 NR	G564 NR	G565 NR	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13):						
a. Loan commitments (not accounted for as derivatives)	F261 NR	F689 NR	F697 NR	F262 NR	F263 NR	M.2.a.
b. Nontrading derivative liabilities	G566 NR	G567 NR	G568 NR	G569 NR	G570 NR	M.2.b.
c. TEXT G571	G571 NR	G572 NR	G573 NR	G574 NR	G575 NR	M.2.c.
d. TEXT G576	G576 NR	G577 NR	G578 NR	G579 NR	G580 NR	M.2.d.
e. TEXT G581	G581 NR	G582 NR	G583 NR	G584 NR	G585 NR	M.2.e.
f. TEXT G586	G586 NR	G587 NR	G588 NR	G589 NR	G590 NR	M.2.f.

Schedule RC-R — Regulatory Capital

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

Part I.A—Regulatory Capital Components and Ratios

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Tier 1 Capital					
1. Total bank equity capital (from Schedule RC, item 27.a)	3210		48,348		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	8434		2,324		2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans. (if a gain, report as a positive value; if a loss, report as a negative value)	4336		0		4.
5. LESS: Nonqualifying perpetual preferred stock	B588		0		5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589		0		6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590		4,726		7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264		0		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	C227		41,298		8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships	B591		27		9.a.
b. LESS: Disallowed deferred tax assets	5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital	B592		0		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274		41,271		11.
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock	5306		0		12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310		3,996		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221		0		15.
16. Other Tier 2 capital components	B594		0		16.
17. Tier 2 capital (sum of items 12 through 16)	5311		3,996		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275		3,996		18.
19. Not applicable					
20. LESS: Deductions for total risk-based capital	B595		0		20.
21. Total risk-based capital (sum of items 11 and 18, less item 20)	3792		45,267		21.
Total Assets for Leverage Ratio					
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	L136		498,669		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590		4,726		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591		27		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610		0		25.
26. Other additions to (deductions from) assets for leverage capital purposes	L137		0		26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138		493,916		27.

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

Schedule RC-R — Continued

Part I.A - Continued

Dollar Amounts in Thousands	RCOA	Bil	Mil	Thou	
Adjustments for Financial Subsidiaries					
28. a. Adjustment to Tier 1 capital reported in item 11	C228			0	28.a.
b. Adjustment to total risk-based capital reported in item 21	B503			0	28.b.
29. Adjustment to risk-weighted assets reported in Part II, item 62	B504			0	29.
30. Adjustment to average total assets reported in item 27	B505			0	30.

Capital Ratios

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

	(Column A)		(Column B)		
	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (1)	7273	0.00%	7204	8.36%	31.
32. Tier 1 risk-based capital ratio (2)	7274	0.00%	7206	10.97%	32.
33. Total risk-based capital ratio (3)	7275	0.00%	7205	12.03%	33.

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

(1) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
(2) The ratio for column B is item 11 divided by Part II, item 62. The ratio for column A is item 11 minus item 28.a divided by (Part II, item 62 minus item 29).
(3) The ratio for column B is item 21 divided by Part II, item 62. The ratio for column A is item 21 minus item 28.b divided by (Part II, item 62 minus item 29).

Schedule RC-R — Continued

Part I.B – Regulatory Capital Components and Ratios

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

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

Dollar Amounts in Thousands	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			NR	1.
	RCON				
2. Retained earnings	3632			NR	2.
	RCOA				
3. Accumulated other comprehensive income (AOCI)	B530			NR	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		NR	3.a.
	RCOA	Bil	Mil	Thou	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839			NR	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840			NR	5.
Common equity tier 1 capital: adjustments and deductions					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841			NR	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842			NR	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			NR	8.
9. AOCI-related adjustments (items 9.a through 9.e. are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)					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)					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)					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)					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)					9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849			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			NR	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850			NR	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			NR	11.
12. Subtotal (item 5 minus items 6 through 11)	P852			NR	12.

Schedule RC-R — Continued

Part I.B - 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			NR	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854			NR	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			NR	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			NR	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			NR	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858			NR	18.
19. **Common equity tier 1 capital (item 12 minus item 18)**	P859			NR	19.
Additional tier 1 capital					
20. Additional tier 1 capital instruments plus related surplus	P860			NR	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861			NR	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862			NR	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863			NR	23.
24. LESS: Additional tier 1 capital deductions	P864			NR	24.
25. **Additional tier 1 capital (greater of item 23 minus item 24, or zero)**	P865			NR	25.
Tier 1 capital					
26. **Tier 1 capital (sum of items 19 and 25)**	8274			NR	26.
Tier 2 capital					
27. Tier 2 capital instruments plus related surplus	P866			NR	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867			NR	28.
29. Total capital minority interest that is not included in tier 1 capital	P868			NR	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310			NR	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			NR	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870			NR	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.
33. LESS: Tier 2 capital deductions	RCOA P872			NR	33.
34. a. **Tier 2 capital (greater of item 32.a minus item 33, or zero)**	5311			NR	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCOW 5311			NR	34.b.
Total capital	RCOA				
35. **a. Total capital (sum of items 26 and 34.a)**	3792			NR	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.B - Continued

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
Total assets for the leverage ratio					
36. Average total consolidated assets	3368			NR	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			NR	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596			NR	38.
39. **Total assets for the leverage ratio (item 36 minus items 37 and 38)**	A224			NR	39.
Total risk-weighted assets					
40. a. **Total risk-weighted assets (from Schedule RC-R, Part II, item 62)**	A223			NR	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.

Capital ratios

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

Leverage capital ratios

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	NR	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			45.

Capital buffer

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

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

Schedule RC-R—Continued

Part II — Risk-Weighted Assets
To be completed by all institutions.

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

Dollar Amounts in Thousands	(Column A) Totals *(from Schedule RC)*	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON 0010 44,658	RCON C869 0	RCON B600 36,787	RCON B601 7,871		RCON B602 0	34.
35. Held-to-maturity securities	RCON 1754 0	RCON B603 0	RCON B604 0	RCON B605 0	RCON B606 0	RCON B607 0	35.
36. Available-for-sale securities	RCON 1773 86,251	RCON B608 3,521	RCON B609 1,789	RCON B610 78,855	RCON B611 2,077	RCON B612 9	36.
37. Federal funds sold and securities purchased under agreements to resell	RCON C225 0		RCON C063 0	RCON C064 0		RCON B520 0	37.
38. Loans and leases held for sale	RCON 5369 427	RCON B617 0	RCON B618 0	RCON B619 0	RCON B620 0	RCON B621 427	38.
39. Loans and leases, net of unearned income	RCON B528 362,646	RCON B622 0	RCON B623 0	RCON B624 0	RCON B625 97,893	RCON B626 264,753	39.
40. LESS: Allowance for loan and lease losses	RCON 3123 3,996	RCON 3123 3,996					40.
41. Trading Assets	RCON 3545 0	RCON B627 0	RCON B628 0	RCON B629 0	RCON B630 0	RCON B631 0	41.
42. All other assets (1)	RCON B639 22,788	RCON B640 4,753	RCON B641 746	RCON B642 3,939	RCON B643 21	RCON 5339 13,329	42.
43. Total Assets (sum of items 34 through 42)	RCON 2170 512,774	RCON B644 4,278	RCON 5320 39,322	RCON 5327 90,665	RCON 5334 99,991	RCON 5340 278,518	43.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%	
				Allocation by Risk Weight Category				
	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCON B546		RCON B547	RCON B548	RCON B581	RCON B582	RCON B583	
44. Financial standby letters of credit	325	1.00 or 12.5 (2)	325	0	0	0	325	44.
	RCON 3821		RCON B650	RCON B651	RCON B652	RCON B653	RCON B654	
45. Performance standby letters of credit	12	0.50	6	0	0	0	6	45.
	RCON 3411		RCON B655	RCON B656	RCON B657	RCON B658	RCON B659	
46. Commercial and similar letters of credit	0	0.20	0	0	0	0	0	46.
47. Risk participations in bankers acceptances acquired by the reporting	RCON 3429		RCON B660	RCON B661	RCON B662		RCON B663	
institution	0	1.00	0	0	0		0	47.
	RCON 3433		RCON B664	RCON B665	RCON B666	RCON B667	RCON B668	
48. Securities lent	0	1.00	0	0	0	0	0	48.
49. Retained recourse on small business	RCON A250		RCON B669	RCON B670	RCON B671	RCON B672	RCON B673	
obligations sold with recourse	0	1.00	0	0	0	0	0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a	RCON B541		RCON B542				RCON B543	
dollar-for-dollar capital requirement	0	12.5 (3)	0				0	50.
51. All other financial assets sold with	RCON B675		RCON B676	RCON B677	RCON B678	RCON B679	RCON B680	
recourse	0	1.00	0	0	0	0	0	51.
	RCON B681		RCON B682	RCON B683	RCON B684	RCON B685	RCON B686	
52. All other off-balance sheet liabilities	0	1.00	0	0	0	0	0	52.
53. Unused commitments:								
a. With an original maturity	RCON 3833		RCON B687	RCON B688	RCON B689	RCON B690	RCON B691	
exceeding one year	58,388	0.50	29,194	0	0	0	29,194	53.a.
b. With an original maturity of one year or less to asset-backed	RCON G591		RCON G592	RCON G593	RCON G594	RCON G595	RCON G596	
commercial paper conduits	0	0.10	0	0	0	0	0	53.b.
			RCON A167	RCON B693	RCON B694	RCON B695		
54. Derivative contracts			0	0	0	0		54.

(1) Column A multiplied by credit conversion factor.
(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.
(3) Or institution-specific factor.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column C) 0% Bil Mil Thou	(Column D) 20% Bil Mil Thou	(Column E) 50% Bil Mil Thou	(Column F) 100% Bil Mil Thou	
	Allocation by Risk Weight Category				
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column, sum of items 43 through 54)	RCON B696 39,322	RCON B697 90,665	RCON B698 99,991	RCON B699 308,043	55.
56. Risk-weight factor	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk-weight category (for each column, item 55 multiplied by item 56)	RCON B700 0	RCON B701 18,133	RCON B702 49,996	RCON B703 308,043	57.
58. Market risk equivalent assets				RCON 1651 0	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCON B704 376,172	59.
60. LESS: Excess allowance for loan and lease losses				RCON A222 0	60.
61. LESS: Allocated transfer risk reserve				RCON 3128 0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCON A223 376,172	62.

Memoranda

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	0	M.1.

Schedule RC-R—Continued

Part II — Continued
Memoranda—Continued

Dollar Amounts in Thousands	With a remaining maturity of (Column A) One year or less RCON	Tril	Bil	Mil	Thou	(Column B) Over one year through five years RCON	Tril	Bil	Mil	Thou	(Column C) Over five years RCON	Tril	Bil	Mil	Thou	
2. Notional principal amounts of derivative contracts: (1)																
a. Interest rate contracts	3809				0	8766				0	8767				0	M.2.a.
b. Foreign exchange contracts	3812				0	8769				0	8770				0	M.2.b.
c. Gold contracts	8771				0	8772				0	8773				0	M.2.c.
d. Other precious metals contracts	8774				0	8775				0	8776				0	M.2.d.
e. Other commodity contracts	8777				0	8778				0	8779				0	M.2.e.
f. Equity derivative contracts	A000				0	A001				0	A002				0	M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:																
(1) Investment grade	G597				0	G598				0	G599				0	M.2.g.1.
(2) Subinvestment grade	G600				0	G601				0	G602				0	M.2.g.2.

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

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

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705	RCON B706	RCON B707	RCON B708	RCON B709	RCON B710	RCON B711	
	0	0	0	0	0	0	0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCONB712	RCON B713	RCON B714	RCON B715	RCON B716	RCON B717	RCON B718	
	0	0	0	0	0	0	0	2.a.
b. Subordinated securities and other residual interests	RCON C393	RCON C394	RCON C395	RCON C396	RCON C397	RCON C398	RCON C399	
	0	0	0	0	0	0	0	2.b.
c. Standby letters of credit and other enhancements	RCON C400	RCON C401	RCON C402	RCON C403	RCON C404	RCON C405	RCON C406	
	0	0	0	0	0	0	0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726	RCON B727	RCON B728	RCON B729	RCON B730	RCON B731	RCON B732	
	0	0	0	0	0	0	0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCON B733	RCON B734	RCON B735	RCON B736	RCON B737	RCON B738	RCON B739	
	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due	RCON B740	RCON B741	RCON B742	RCON B743	RCON B744	RCON B745	RCON B746	
	0	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
	0	0	0	0	0	0	0	5.a.
b. Recoveries	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
	0	0	0	0	0	0	0	5.b.

Schedule RC-S—Continued

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

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCON B790 0	RCON B791 0	RCON B792 0	RCON B793 0	RCON B794 0	RCON B795 0	RCON B796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCON B797 0	RCON B798 0	RCON B799 0	RCON B800 0	RCON B801 0	RCON B802 0	RCON B803 0	12.

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Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	42,034	M.2.b.
c. Other financial assets (includes home equity lines) (1)	A591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	0	M.2.d.
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1.
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1.
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C[2]	C407	NR	M.4.

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

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

Schedule RC-T—Fiduciary and Related Services

	RCON	Yes		No	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	A345		NO		1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	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).....	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.

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

Schedule RC-T—Continued

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

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

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

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)