

Federal Financial Institutions Examination Council

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

Report at the close of business March 31, 2015

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

(20150331)

(RCON 9999)

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

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

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.

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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

- Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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.

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.

Riverview Bank

Legal Title of Bank (RSSD 9017)

Marysville

City (RSSD 9130)

PA

State Abbreviation (RSSD 9200)

17053-1314

Zip Code (RSSD 9220)

FDIC Certificate Number

07598

(RSSD 9050)

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

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

Table of Contents

Signature Page	1	Schedule RC-F - Other Assets _____	RC-23
Contact Information _____	3,4	Schedule RC-G - Other Liabilities _____	RC-23
Report of Income		Schedule RC-K - Quarterly Averages _____	RC-24
Schedule RI - Income Statement _____	RI-1, 2, 3, 4	Schedule RC-L - Derivatives and Off-Balance Sheet Items _____	RC-25, 26, 27, 28
Schedule RI-A - Changes in Bank Equity Capital _____	RI-5	Schedule RC-M - Memoranda _____	RC-29, 30, 31, 32, 33
Schedule RI-B - Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses _____	RI-5, 6, 7	Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets _____	RC-34, 35, 36, 37, 38, 39
Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses (to be completed only by selected banks) _____	RI-8	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments _____	RC-40, 41 42, 43, 44, 45
Schedule RI-E - Explanations _____	RI-9, 10	Schedule RC-P— 1-4 Family Residential Mortgage Banking Activities (to be completed only by selected banks) _____	RC-46
Report of Condition		Schedule RC-Q— Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks) _____	RC-47, 48
Schedule RC - Balance Sheet _____	RC-1, 2	Schedule RC-R - Regulatory Capital: Part I. Regulatory Capital Components and Ratios _____	RC-49, 50,51
Schedule RC-A - Cash and Balances Due From Depository Institutions (to be completed only by selected banks) _____	RC-3	Part II. Risk-Weighted Assets _____	RC-52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62
Schedule RC-B - Securities _____	RC-3, 4, 5, 6, 7, 8	Schedule RC-S - Servicing, Securitization, and Asset Sale Activities _____	RC- 63, 64, 65
Schedule RC-C - Loans and Lease Financing Receivables: Part I. Loans and Leases _____	RC- 9, 10, 11, 12, 13, 14	Schedule RC-T - Fiduciary and Related Services _____	RC- 66, 67, 68, 69
Part II. Loans to Small Businesses and Small Farms _____	RC-15, 16	Schedule RC-V - Variable Interest Entities _____	RC-70
Schedule RC-D - Trading Assets and Liabilities (to be completed only by selected banks) _____	RC-17, 18, 19	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income _____	RC-71
Schedule RC-E - Deposit Liabilities _____	RC-20, 21, 22		

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF
Name (TEXT C490)
CONF
Title (TEXT C491)
CONF
E-mail Address (TEXT C492)
CONF
Area Code/Phone Number/Extension (TEXT C493)
CONF
Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF
Name (TEXT C495)
CONF
Title (TEXT C496)
CONF
E-mail Address (TEXT 4086)
CONF
Area Code/Phone Number/Extension (TEXT 8902)
CONF
Area code/FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF
Name (TEXT C366)
CONF
Title (TEXT C367)
CONF
E-mail Address (TEXT C368)
CONF
Area Code/Phone Number/Extension (TEXT C369)
CONF
Area Code/FAX Number (TEXT C370)

Secondary Contact

CONF
Name (TEXT C371)
CONF
Title (TEXT C372)
CONF
E-mail Address (TEXT C373)
CONF
Area Code/Phone Number/Extension (TEXT C374)
CONF
Area Code/FAX Number (TEXT C375)

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

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

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

Primary Contact

CONF
Name (TEXT C437)
CONF
Title (TEXT C438)
CONF
E-mail Address (TEXT C439)
CONF
Area Code/Phone Number/Extension (TEXT C440)

Secondary Contact

CONF
Name (TEXT C442)
CONF
Title (TEXT C443)
CONF
E-mail Address (TEXT C444)
CONF
Area Code/Phone Number/Extension (TEXT C445)

Third Contact

CONF
Name (TEXT C870)
CONF
Title (TEXT C871)
CONF
E-mail Address (TEXT C872)
CONF
Area Code/Phone number/Extension (TEXT C873)

Fourth Contact

CONF
Name (TEXT C875)
CONF
Title (TEXT C876)
CONF
E-mail Address (TEXT C877)
CONF
Area Code/Phone number/Extension (TEXT C878)

Riverview Bank

Legal Title of Bank

Marysville

City

PA 17053-1314

State Zip Code

FDIC Certificate Number: 07598

FFIEC 041
Page 5 of 85

RI-1

Consolidated Report of Income for the period January 1, 2015 – March 31, 2015

Schedule RI—Income Statement

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou
1. Interest Income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	4435		1,333		1.a.1.a
(b) All other loans secured by real estate	4436		2,097		1.a.1.b
(2) Commercial and industrial loans	4012		311		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		31		1.a.3.b
(4) Loans to foreign governments and official institutions	4056		0		1.a.4
(5) All other loans (1)	4058		61		1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010		3,833		1.a.6
b. Income from lease financing receivables	4065		0		1.b
c. Interest income on balances due from depository institutions (2)	4115		9		1.c
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488		5		1.d.1
(2) Mortgage-backed securities	B489		125		1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060		211		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		39		1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107		4,222		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		116		2.a.1
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs)	0093		48		2.a.2.a
(b) Time deposits of \$100,000 or more	A517		108		2.a.2.b
(c) Time deposits of less than \$100,000	A518		167		2.a.2.c
b. Expense of federal funds purchased and securities sold under agreements to repurchase					
	4180		1		2.b
c. Interest on trading liabilities and other borrowed money	4185		51		2.c

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

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

Schedule RI—Continued

Dollar Amounts in Thousands	Year-to-date			
	RIAD	Bil	Mil	Thou
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200		0	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073		491	2.e
3. Net interest income (item 1.h minus 2.e)			4074	3,731 3
4. Provision for loan and lease losses			4230	0 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070		22	5.a
b. Service charges on deposit accounts	4080		119	5.b
c. Trading revenue (2)	A220		0	5.c
d. (1) Fees and commissions from securities brokerage	C886		187	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		2	5.f
g. Net securitization income	B493		0	5.g
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416		78	5.i
j. Net gains (losses) on sales of other real estate owned	5415		-26	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496		0	5.k
l. Other noninterest income*	B497		168	5.l
m. Total noninterest income (sum of items 5.a through 5.l)			4079	550 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	-2 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135		2,078	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		598	7.b
c. (1) Goodwill impairment losses	C216		0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232		65	7.c.2
d. Other noninterest expense*	4092		1,117	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	3,858 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	421 8
9. Applicable income taxes (on item 8)			4302	35 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	386 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	386 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	386 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		5		M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)		8431		N/A		M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)		4313		61		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		109		M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)			Number			
		4150		104		M.5
<i>Memorandum item 6 is to be completed by: (1)</i>						
• banks with \$300 million or more in total assets, and						
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 5 percent of total loans.						
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))		4024		2		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	YYYY/MM/DD			
		9106		0		M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)						
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>						
a. Interest rate exposures				N/A		M.8.a
b. Foreign exchange exposures		8758		N/A		M.8.b
c. Equity security and index exposures		8759		N/A		M.8.c
d. Commodity and other exposures		8760		N/A		M.8.d
e. Credit exposures		F186		N/A		M.8.e
<i>Memoranda Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.(1)</i>						
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a. through 8.e above)		K090		N/A		M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above)		K094		N/A		M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading		C889		0		M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890		0		M.9.b
10. To be completed by banks with \$300 million or more in total assets:(1)						
Credit losses on derivatives (see instructions)		A251		0		M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		RIAD	YES / NO			
		A530		NO		M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>						
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))						
		F228		N/A		M.12

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

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

Schedule RI—Continued

Memoranda — Continued

Dollar Amounts in Thousands

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

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217	40,089	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	40,089	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340	386	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		B509	0	5
6. Treasury stock transactions, net		B510	0	6
7. Changes incident to business combinations, net		4356	0	7
8. LESS: Cash dividends declared on preferred stock		4470	0	8
9. LESS: Cash dividends declared on common stock		4460	372	9
10. Other comprehensive income(1)		B511	86	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	40,189	12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.		(Column A) Charge-offs(1)				(Column B) Recoveries				
		Calendar year-to-date								
		RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands										
1. Loans secured by real estate:										
a. Construction, land development, and other land loans:										
(1) 1-4 family residential construction loans		C891		0		C892		0		1.a.1
(2) Other construction loans and all land development and other land loans		C893		15		C894		0		1.a.2
b. Secured by farmland		3584		0		3585		0		1.b
c. Secured by 1-4 family residential properties:										
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		5411		0		5412		0		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens		C234		0		C217		0		1.c.2.a
(b) Secured by junior liens		C235		0		C218		0		1.c.2.b
d. Secured by multifamily (5 or more) residential properties		3588		0		3589		0		1.d
e. Secured by nonfarm nonresidential properties:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties		C895		38		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

Schedule RI-B—Continued

	(Column A) Charge-offs(1)				(Column B) Recoveries			
	Calendar year-to-date							
Dollar Amounts in Thousands	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards	B514			0	B515			0
b. Automobile Loans	K129			0	K133			1
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205			6	K206			1
6. Loans to foreign governments and official institutions	4643			0	4627			0
7. All other loans (2)	4644			0	4628			0
8. Lease financing receivables	4266			0	4267			0
9. Total (sum of items 1 through 8)	4635			59	4605			2

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

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

Memoranda

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

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

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

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

M.4

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

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

Schedule RI-B Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522		3,792		1
2. Recoveries (must equal part I, item 9, column B, above)	4605		2		2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079		59		3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523		0		4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230		0		5
6. Adjustments* (see instructions for this schedule)	C233		0		6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123		3,735		7

* Describe on Schedule RI-E—Explanations.

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

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

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

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

1. The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
3. The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, Column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, part II Memorandum item 4.

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands				Year-to-date		
				RIAD	Bil Mil Thou	
1. Other noninterest income (from Schedule RI, item 5.I)						
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 5.I:						
a.	Income and fees from the printing and sale of checks			C013	0	1.a
b.	Earnings on/increase in value of cash surrender value of life insurance			C014	51	1.b
c.	Income and fees from automated teller machines (ATMs)			C016	0	1.c
d.	Rent and other income from other real estate owned			4042	0	1.d
e.	Safe deposit box rent			C015	0	1.e
f.	Net change in the fair values of financial instruments accounted for under a fair value option			F229	0	1.f
g.	Bank card and credit card interchange fees			F555	106	1.g
h.	Gains on bargain purchases			J447	0	1.h
TEXT						
i.	4461			4461	0	1.i
j.	4462			4462	0	1.j
k.	4463			4463	0	1.k
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3 percent of Schedule RI, item 7.d:						
a.	Data processing expenses			C017	108	2.a
b.	Advertising and marketing expenses			0497	0	2.b
c.	Directors' fees			4136	86	2.c
d.	Printing, stationery, and supplies			C018	54	2.d
e.	Postage			8403	34	2.e
f.	Legal fees and expenses			4141	103	2.f
g.	FDIC deposit insurance assessments			4146	CONF	2.g
h.	Accounting and auditing expenses			F556	65	2.h
i.	Consulting and advisory expenses			F557	35	2.i
j.	Automated teller machine (ATM) and interchange expenses			F558	77	2.j
k.	Telecommunications expenses			F559	108	2.k
TEXT						
l.	4464	PA state shares tax		4464	85	2.l
m.	4467	Travel and entertainment		4467	55	2.m
n.	4468			4468	0	2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469			4469	0	3.a.1
(2)	Applicable income tax effect			4486	0	3.a.2
b.(1)	4487			4487	0	3.b.1
(2)	Applicable income tax effect			4488	0	3.b.2
c.(1)	4489			4489	0	3.c.1
(2)	Applicable income tax effect			4491	0	3.c.2

Schedule RI-E—Continued

		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):						
Comments?				RIAD	YES / NO	
				4769	NO	7

Other explanations (Please type or print clearly;750 character Limit):

TEXT (70 characters per line)

[illegible]

Riverview Bank

Legal Title of Bank

Marysville

City

PA 17053-1314

State Zip Code

FDIC Certificate Number: 07598

FFIEC 041

Page 15 of 85

RC-1

Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2015

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RC	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		9,889			1.a
b. Interest-bearing balances(2)				0071		7,306			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		47,378			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		416			4.a
b. Loans and leases, net of unearned income	B528	349,470							4.b
c. LESS: Allowance for loan and lease losses	3123	3,735							4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529		345,735			4.d
5. Trading assets (from Schedule RC-D)				3545		0			5
6. Premises and fixed assets (including capitalized leases)				2145		11,422			6
7. Other real estate owned (from Schedule RC-M)				2150		1,121			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		2,297			10.a
b. Other intangible assets (from Schedule RC-M)				0426		1,316			10.b
11. Other assets (from Schedule RC-F)				2160		17,248			11
12. Total assets (sum of items 1 through 11)				2170		444,128			12

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

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

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

Schedule RC - Continued

Dollar Amounts in Thousands				RCON	Tri Bil Mil Thou	
Liabilities						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)				2200	372,921	13.a
(1) Noninterest-bearing(4)				6631	55,626	13.a.1
(2) Interest-bearing				6636	317,295	13.a.2
b. Not Applicable						
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased(5)				B993	0	14.a
b. Securities sold under agreements to repurchase(6)				B995	0	14.b
15. Trading liabilities (from Schedule RC-D)				3548	0	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190	27,000	16
17. and 18. Not Applicable						
19. Subordinated notes and debentures(7)				3200	0	19
20. Other liabilities (from Schedule RC-G)				2930	4,018	20
21. Total liabilities (sum of items 13 through 20)				2948	403,939	21
22. Not Applicable						

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

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

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

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

Schedule RC - Continued

Dollar Amounts in Thousands

	RCN	Tri Bill Mil Thou	
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	3838	0	23
24. Common stock	3230	102	24
25. Surplus (excludes all surplus related to preferred stock)	3839	24,232	25
26. a. Retained earnings	3632	15,633	26.a
b. Accumulated other comprehensive income(1)	B530	222	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	40,189	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	40,189	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	444,128	29

Memoranda

To be reported with the March Report of Condition.

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

RCN	Number
6724	2

M.1

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

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCN	MMDD
8678	1231

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		RCN	Bil	Mil	Thou	
1. Cash items in process of collection, unposted debits, and currency and coin:						
a. Cash items in process of collection and unposted debits		0020		2,635		1.a
b. Currency and coin		0080		2,663		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		5,664		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		6,233		4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)		0010		17,195		5

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

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity						Available-for-sale												
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value									
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou			
1. U.S. Treasury securities	0211			0	0213			0	1286			0	1287			0	1		
2. U.S. Government agency obligations (exclude mortgage-backed securities):																			
a. Issued by U.S. Government- agencies(1)	1289			0	1290			0	1291			26	1293			26	2.a		
b. Issued by U.S. Government- sponsored agencies(2)	1294			0	1295			0	1297			749	1298			779	2.b		
3. Securities issued by states and political subdivisions in the U.S.																			
	8496			0	8497			0	8498			22,874	8499			23,393	3		

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. Mortgage-backed securities (MBS):																	
a. Residential mortgage																	
pass-through securities:																	
(1) Guaranteed by GNMA	G300			0	G301			0	G302			107	G303			107	4.a.1
(2) Issued by FNMA and FHLMC	G304			0	G305			0	G306			19,600	G307			19,845	4.a.2
(3) Other pass-through securities	G308			0	G309			0	G310			0	G311			0	4.a.3
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G312			0	G313			0	G314			2,208	G315			2,242	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.(1)	G316			0	G317			0	G318			0	G319			0	4.b.2
(3) All other residential MBS	G320			0	G321			0	G322			0	G323			0	4.b.3
c. Commercial MBS:																	
(1) Commercial mortgage pass-through securities:																	
(a). Issued or guaranteed by FNMA,FHLMC or GNMA	K142			0	K143			0	K144			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								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
4. c. (2) Other commercial MBS:																	
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150			0	K151			0	K152			0	K153			0	4.c.2.a
(b). All other commercial MBS	K154			0	K155			0	K156			0	K157			0	4.c.2.b
5. Asset-backed securities and structured financial products:																	
a. Asset-backed securities (ABS)	C026			0	C988			0	C989			0	C027			0	5.a
b. Structured financial products:																	
(1) Cash	G336			0	G337			0	G338			0	G339			0	5.b.1
(2) Synthetic	G340			0	G341			0	G342			0	G343			0	5.b.2
(3) Hybrid	G344			0	G345			0	G346			0	G347			0	5.b.3
6. Other debt securities:																	
a. Other domestic debt securities	1737			0	1738			0	1739			489	1741			515	6.a
b. 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			471	A511			471	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			46,524	1773			47,378	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			RCN	Bil	Mil	Thou	
1. Pledged securities(1)	0416		45,203					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					M.2.a.1
(2) Over three months through 12 months	A550		0					M.2.a.2
(3) Over one year through three years	A551		1,124					M.2.a.3
(4) Over three years through five years	A552		2,735					M.2.a.4
(5) Over five years through 15 years	A553		18,215					M.2.a.5
(6) Over 15 years	A554		2,638					M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:(3,5)								
(1) Three months or less	A555		0					M.2.b.1
(2) Over three months through 12 months	A556		0					M.2.b.2
(3) Over one year through three years	A557		0					M.2.b.3
(4) Over three years through five years	A558		0					M.2.b.4
(5) Over five years through 15 years	A559		13,343					M.2.b.5
(6) Over 15 years	A560		6,609					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		668					M.2.c.1
(2) Over three years	A562		1,574					M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248		0					M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778		0					M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):								
a. Amortized cost	8782		0					M.4.a
b. Fair value	8783		0					M.4.b

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

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

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

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

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

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

Schedule RC-B—Continued

Memoranda — Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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	N/A			B839	N/A			B840	N/A			B841	N/A			M.5.a
b. Home equity lines	B842	N/A			B843	N/A			B844	N/A			B845	N/A			M.5.b
c. Automobile loans	B846	N/A			B847	N/A			B848	N/A			B849	N/A			M.5.c
d. Other consumer loans	B850	N/A			B851	N/A			B852	N/A			B853	N/A			M.5.d
e. Commercial and industrial loans	B854	N/A			B855	N/A			B856	N/A			B857	N/A			M.5.e
f. Other	B858	N/A			B859	N/A			B860	N/A			B861	N/A			M.5.f

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

Schedule RC-B—Continued

Memoranda — Continued

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

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

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)				(Column B) To Be Completed by All Banks			
	RCN	Bil	Mil	Thou	RCN	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		5,040	1.a.1
(2) Other construction loans and all land development and other land loans					F159		11,840	1.a.2
b. Secured by farmland (including farm residential and other improvements)					1420		3,095	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		18,249	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:								
(a) Secured by first liens					5367		92,200	1.c.2.a
(b) Secured by junior liens					5368		6,610	1.c.2.b
d. Secured by multifamily (5 or more) residential properties					1460		25,599	1.d
e. Secured by nonfarm nonresidential properties:								
(1) Loans secured by owner-occupied nonfarm nonresidential properties					F160		72,969	1.e.1
(2) Loans secured by other nonfarm nonresidential properties					F161		71,724	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		214	3
4. Commercial and industrial loans					1766		30,644	4
a. To U.S. addressees (domicile)	1763		30,643					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		1,527	6.b
c. Automobile Loans					K137		123	6.c
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)					K207		488	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		9,565	8

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

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

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets(1)				(Column B) To Be Completed by All Banks			
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou
9. Loans to nondepository financial institutions and other loans:								
a. Loans to nondepository financial institutions					J454			0
b. Other loans					J464			0
(1) Loans for purchasing or carrying securities (secured and unsecured)	1545			0				
(2) All other loans (exclude consumer loans)	J451			0				
10. Lease financing receivables (net of unearned income)					2165			0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162			0				
b. All other leases	F163			0				
11. LESS: Any unearned income on loans reflected in items 1-9 above					2123			0
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)					2122			349,887

Memoranda

Dollar Amounts in Thousands				RCN	Bil	Mil	Thou
1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part 1, and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):							
a.Construction, land development, and other land loans:							
(1)1 - 4 family residential construction loans				K158			0
(2)Other construction loans and all land development and other land loans				K159			0
b. Loans secured by 1-4 residential properties				F576			217
c. Secured by multifamily (5 or more) residential properties				K160			0
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties				K161			149
(2) Loans secured by other nonfarm nonresidential properties				K162			0
e. Commercial and Industrial loans:				K256			0
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (1) (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):							
(1) To U.S.addressees (domicile)	K163			0			
(2) To non-U.S. addressees (domicile)	K164			0			
f. All other loans(include loans to individuals for household, family, and other personal expenditures)				K165			0
Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructutings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.e plus 1.f):							
(1) Loans secured by farmland				K166			0
(2) Loans to depository institutions and acceptances of other banks				K167			0
(3) Not applicable							

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

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

Dollar Amounts in Thousands

	RCN	Bil	Mil	Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit Cards	K098		0		M.1.f.4(a)
(b) Automobile Loans	K203		0		M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204		0		M.1.f.4(c)
(5) Loans to foreign governments and official institutions	K212		0		M.1.f.5
(6) Other loans(1)	K267		0		M.1.f.6
<i>Memorandum item 1.f.(6)(a) is to be completed by(2):</i>					
- Banks with \$300 million or more in total assets					
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding 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		10,846		M.2.a.1
(2) Over three months through 12 months	A565		8,164		M.2.a.2
(3) Over one year through three years	A566		14,129		M.2.a.3
(4) Over three years through five years	A567		11,683		M.2.a.4
(5) Over five years through 15 years	A568		29,066		M.2.a.5
(6) Over 15 years	A569		17,078		M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:(3,5)					
(1) Three months or less	A570		85,953		M.2.b.1
(2) Over three months through 12 months	A571		15,247		M.2.b.2
(3) Over one year through three years	A572		43,261		M.2.b.3
(4) Over three years through five years	A573		68,402		M.2.b.4
(5) Over five years through 15 years	A574		35,125		M.2.b.5
(6) Over 15 years	A575		8,500		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		24,000		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		910		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		16,533		M.4

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

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

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

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

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

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

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

Dollar Amounts in Thousands

	RCN	Bil	Mil	Thou	
5. To be completed by banks with \$300 million or more in total assets:(1)					
Loans secured by real estate to non-U.S. addressees (domicile)					
(included in Schedule RC-C, part I, items 1.a through 1.e, column B)	B837			0	M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.	C391		N/A		M.6
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance	C779		1,616		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780		707		M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	F230			0	M.8.a
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2014, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	F231		N/A		M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	F232		N/A		M.8.c
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577			729	M.9
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate:					
(1) Construction, land development, and other land loans	F578		N/A		M.10.a.1
(2) Secured by farmland (including farm residential and other improvements)	F579		N/A		M.10.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	F580		N/A		M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens	F581		N/A		M.10.a.3.b.1
(2) Secured by junior liens	F582		N/A		M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F583		N/A		M.10.a.4
(5) Secured by nonfarm nonresidential properties	F584		N/A		M.10.a.5
b. Commercial and industrial loans	F585		N/A		M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F586		N/A		M.10.c.1
(2) Other revolving credit plans	F587		N/A		M.10.c.2
(3) Automobile loans	K196		N/A		M.10.c.3
(4) Other consumer loans	K208		N/A		M.10.c.4
d. Other loans	F589		N/A		M.10.d

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

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

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

Dollar Amounts in Thousands		(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of of contractual cash flows not expected to be collected				
		RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:														
a. Loans secured by real estate	G091				0	G092			0	G093			0	M.12.a
b. Commercial and industrial loans	G094				0	G095			0	G096			0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures		G097			0	G098			0	G099			0	M.12.c
d. All other loans and all leases	G100				0	G101			0	G102			0	M.12.d

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

Dollar Amounts in Thousands		RCN	Bil	Mil	Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land in domestic offices 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, Part B, item 35.a, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 21, by all other institutions) as of December 31, 2014.</i>						
13. Construction, land development, and other land loans with interest reserves:						
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376			0		M.13.a
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(b))	RIAD G377			0		M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCN				
14. Pledged loans and leases	G378		268,005			M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>						
15. Reverse mortgages:						
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCN	Bil	Mil	Thou		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466			N/A		M.15.a.1
(2) Proprietary reverse mortgages	J467			N/A		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:	RCN	Number				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468			N/A		M.15.b.1
(2) Proprietary reverse mortgages	J469			N/A		M.15.b.2
c. Principal amount of reverse mortgage originations that have been sold during the year:	RCN	Bil	Mil	Thou		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470			N/A		M.15.c.1
(2) Proprietary reverse mortgages	J471			N/A		M.15.c.2

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

1. Indicate in the 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 the word "NO" in the box to the right.)

RCON	YES / NO
6999	NO

1

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

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

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

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

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

Number of Loans	
RCON	
5562	N/A

2.a

- b. "Commercial and industrial loans " reported in Schedule RC-C, part I, Item 4,(1) (Note: Item 4,(1) divided by the number of loans should NOT exceed \$100,000.)

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

2.b

	(Column A)		(Column B)			
	Number of Loans		Amount Currently Outstanding			
Dollar Amounts in Thousands	RCON		RCON	Bil	Mil	Thou
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):						
a. With original amounts of \$100,000 or less	5564	86	5565	3,261		
b. With original amounts of more than \$100,000 through \$250,000	5566	95	5567	12,021		
c. With original amounts of more than \$250,000 through \$1,000,000	5568	106	5569	40,484		
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	230	5571	4,596		
b. With original amounts of more than \$100,000 through \$250,000	5572	62	5573	6,684		
c. With original amounts of more than \$250,000 through \$1,000,000	5574	44	5575	12,165		

- (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 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 the word "NO" in the box to the right.)

RCON	YES / NO
6860	NO

5

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

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

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

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

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

6.a

6.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):					
a. With original amounts of \$100,000 or less	5578	3	5579	119	7.a
b. With original amounts of more than \$100,000 through \$250,000	5580	4	5581	274	7.b
c. With original amounts of more than \$250,000 through \$500,000	5582	4	5583	687	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	0	5585	0	8.a
b. With original amounts of more than \$100,000 through \$250,000	5586	0	5587	0	8.b
c. With original amounts of more than \$250,000 through \$500,000	5588	1	5589	214	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		N/A		1
2. U.S. Government agency obligations (exclude mortgage-backed securities)		3532		N/A		2
3. Securities issued by states and political subdivisions in the U.S.		3533		N/A		3
4. Mortgage-backed securities (MBS):						
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		G379		N/A		4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)(include CMOs, REMICs, and stripped MBS)		G380		N/A		4.b
c. All other residential MBS		G381		N/A		4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)		K197		N/A		4.d
e. All other commercial MBS		K198		N/A		4.e
5. Other debt securities						
a. Structured financial products:						
(1) Cash		G383		N/A		5.a.1
(2) Synthetic		G384		N/A		5.a.2
(3) Hybrid		G385		N/A		5.a.3
b. All other debt securities		G386		N/A		5.b
6. Loans:						
a. Loans secured by real estate:						
(1) Construction, land development, and other land loans		F604		N/A		6.a.1
(2) Secured by farmland (including farm residential and other improvements)		F605		N/A		6.a.2
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		F606		N/A		6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens		F607		N/A		6.a.3.b.1
(2) Secured by junior liens		F611		N/A		6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F612		N/A		6.a.4
(5) Secured by nonfarm nonresidential properties		F613		N/A		6.a.5
b. Commercial and industrial loans		F614		N/A		6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards		F615		N/A		6.c.1
(2) Other revolving credit plans		F616		N/A		6.c.2
(3) Automobile Loans		K199		N/A		6.c.3
(4) Other consumer loans		K210		N/A		6.c.4
d. Other loans		F618		N/A		6.d
7. and 8. Not applicable						
9. Other trading assets		3541		N/A		9
10. Not applicable						
11. Derivatives with a positive fair value		3543		N/A		11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)		3545		N/A		12

Liabilities

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

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

Schedule RC-D - Continued**Memoranda**

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

Schedule RC-D - Continued

Memoranda - Continued

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

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts			
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits ⁽¹⁾ (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of:												
1. Individuals, partnerships, and corporations (include all certified and official checks)	B549		145,760						B550		177,651	
2. U.S. Government	2202		0						2520		0	
3. States and political subdivisions in the U.S.	2203		40,209						2530		8,921	
4. Commercial banks and other depository institutions in the U.S.	B551		131						B552		249	
5. Banks in foreign countries	2213		0						2236		0	
6. Foreign governments and official institutions (including foreign central banks)	2216		0						2377		0	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215		186,100		2210		72,311		2385		186,821	

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		27,603					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		N/A					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
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		28,982					M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352		57,193					M.2.a.2
b. Total time deposits of less than \$100,000	6648		67,436					M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473		26,012					M.2.c
d. Total time deposits of more than \$250,000	J474		7,198					M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	F233		7,921					M.2.e

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

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

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

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:						
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:(1,2)						
(1) Three months or less		A579		21,248		M.3.a.1
(2) Over three months through 12 months		A580		21,876		M.3.a.2
(3) Over one year through three years		A581		19,551		M.3.a.3
(4) Over three years		A582		4,761		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		41,301		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		6,976		M.4.a.1
(2) Over three months through 12 months		A585		12,327		M.4.a.2
(3) Over one year through three years		A586		12,705		M.4.a.3
(4) Over three years		A587		1,202		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		13,254		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		5,777		M.4.c
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?		RCON	YES / NO			
		P752	YES			M.5

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

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

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

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

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

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

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

Schedule RC-E—Continued

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

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCN	Bil	Mil	Thou	
1. Accrued interest receivable(1)				B556		1,277		1
2. Net deferred tax assets(2)				2148		4,124		2
3. Interest-only strips receivable (not in the form of a security)(3)on:								
a. Mortgage loans				A519		0		3.a
b. Other financial assets				A520		0		3.b
4. Equity securities that DO NOT have readily determinable fair values(4)				1752		1,462		4
5. Life insurance assets								
a. General account life insurance assets				K201		5,618		5.a
b. Separate account life insurance assets				K202		0		5.b
c. Hybrid account life insurance assets				K270		3,020		5.c
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2168		1,747		6
a. Prepaid expenses	2166		1,270					6.a
b. Repossessed personal property (including vehicles)	1578		0					6.b
c. Derivatives with a positive fair value held for purposes other than trading	C010		0					6.c
d. Retained interests in accrued interest receivable related to securitized credit cards	C436		0					6.d
e. FDIC loss-sharing indemnification assets	J448		0					6.e
f. Not Applicable								
TEXT								
g. 3549	3549		0					6.g
h. 3550	3550		0					6.h
i. 3551	3551		0					6.i
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)				2160		17,248		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				RCN	Bil	Mil	Thou	
1. a. Interest accrued and unpaid on deposits(1)				3645		109		1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				3646		645		1.b
2. Net deferred tax liabilities(2)				3049		0		2
3. Allowance for credit losses on off-balance sheet credit exposures				B557		0		3
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2938		3,264		4
a. Accounts Payable	3066		0					4.a
b. Deferred compensation liabilities	C011		1,746					4.b
c. Dividends declared but not yet payable	2932		0					4.c
d. Derivatives with a negative fair value held for purposes other than trading	C012		0					4.d
TEXT								
e. 3552	3552		0					4.e
f. 3553	3553		0					4.f
g. 3554	3554		0					4.g
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930		4,018		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		RCN	Bil	Mil	Thou	
Assets						
1. Interest-bearing balances due from depository institutions	3381		8,981			1
2. U.S. Treasury securities and U.S. Government agency obligations(2) (excluding mortgage-backed securities)	B558		793			2
3. Mortgage-backed securities(2)	B559		22,540			3
4. All other securities(2,3) (includes securities issued by states and political subdivisions in the U.S.)	B560		24,094			4
5. Federal funds sold and securities purchased under agreements to resell	3365		34			5
6. Loans:						
a. Total loans	3360		346,911			6.a
b. Loans secured by real estate:						
(1) Loans secured by 1-4 family residential properties	3465		115,712			6.b.1
(2) All other loans secured by real estate	3466		190,243			6.b.2
c. Commercial and industrial loans	3387		30,690			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		2,068			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		440,339			9
Liabilities						
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485		132,815			10
11. Nontransaction accounts:						
a. Savings deposits (includes MMDAs)	B563		83,522			11.a
b. Time deposits of \$100,000 or more	A514		33,721			11.b
c. Time deposits of less than \$100,000	A529		67,866			11.c
12. Federal funds purchased and securities sold under agreements to repurchase	3353		632			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		23,892			13

Memorandum

Dollar Amounts in Thousands		RCN	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		217			M.1

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

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

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

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

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

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

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

Dollar Amounts in Thousands				RCON	Bil	Mil	Thou	
1. Unused commitments:								
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines				3814		11,148		1.a
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>								
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)				J477		N/A		1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)				J478		N/A		1.a.(2)
b. Credit card lines				3815		0		1.b
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.(1)</i>								
(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)								
(1) Unused consumer credit card lines				J455		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		4,020		1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments				F165		4,451		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		12,942		1.e.(1)
(2) Loans to financial institutions				J458		0		1.e.(2)
(3) All other unused commitments				J459		15,598		1.e.(3)
2. Financial standby letters of credit				3819		0		2
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.(1)</i>								
a. Amount of financial standby letters of credit conveyed to others	3820		N/A					2.a
3. Performance standby letters of credit				3821		3,141		3
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.(1)</i>								
a. Amount of performance standby letters of credit conveyed to others	3822		N/A					3.a
4. Commercial and similar letters of credit				3411		0		4
5. Not applicable								
6. Securities lent and borrowed:								
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)				3433		0		6.a.
b. Securities borrowed				3432		0		6.b.
7. Credit derivatives:								
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, 2014, Report of Condition.

Schedule RC-L—Continued

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

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

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

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

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

Schedule RC-L—Continued

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

Schedule RC-L—Continued

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

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

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests		6164		10,534		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON 6165	Number 5				1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets		3164		0		2.a
(1) Estimated fair value of mortgage servicing assets	A590			0		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets		B026		10		2.b
c. All other identifiable intangible assets		5507		1,306		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)		0426		1,316		2.d
3. Other real estate owned:						
a. Construction, land development, and other land		5508		707		3.a
b. Farmland		5509		0		3.b
c. 1-4 family residential properties		5510		98		3.c
d. Multifamily (5 or more) residential properties		5511		0		3.d
e. Nonfarm nonresidential properties		5512		316		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		1,121		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		27,000		5.a.1.a
(b) Over one year through three years		F056		0		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		22,000		5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)		F059		5,000		5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of:(3)						
(a) One year or less		F060		0		5.b.1.a
(b) Over one year through three years		F061		0		5.b.1.b
(c) Over three years through five years		F062		0		5.b.1.c
(d) Over five years		F063		0		5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)(4)		B571		0		5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)		3190		27,000		5.c

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

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

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

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

Schedule RC-M—Continued

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

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

Schedule RC-M—Continued

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

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

Schedule RC-M—Continued

Dollar Amounts in Thousands		RC	CON	Bil	Mil	Thou	
b. Other real estate owned (included in Schedule RC, item 7):							
(1) Construction, land development, and other land		K187				0	13.b.(1)
(2) Farmland		K188				0	13.b.(2)
(3) 1-4 family residential properties		K189				0	13.b.(3)
(4) Multifamily (5 or more) residential properties		K190				0	13.b.(4)
(5) Nonfarm nonresidential properties		K191				0	13.b.(5)
(6) Not applicable							
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements		K192				0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)		J461				0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)		J462				0	13.d
14. Captive insurance and reinsurance subsidiaries:							
a. Total assets of captive insurance subsidiaries(1)		K193				0	14.a
b. Total assets of captive reinsurance subsidiaries(1)		K194				0	14.b
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)		RC	CON	Number			
		L133		N/A			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?		RC	CON	YES / NO			
		L135		N/A			15.b

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

Schedule RC-M—Continued

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

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

(a) As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?	RCON	YES / NO	
(1) International wire transfers	N517	N/A	16.a.1
(2) International ACH transactions	N518	N/A	16.a.2
(3) Other proprietary services operated by your institution	N519	N/A	16.a.3
(4) Other proprietary services operated by another party	N520	N/A	16.a.4
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	N521	N/A	16.b

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

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCON	Number	
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:	N522	N/A	16.c
(1) Estimated number of international remittance transfers	N523	N/A	16.d.1
(2) Estimated dollar value of international remittance transfers	N524	N/A	16.d.2
(3) Estimated number of remittance transfers for which your institution applied the temporary exception	N527	N/A	16.d.3

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

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

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

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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou	RCN	Bil	Mil	Thou
1. Loans secured by real estate:												
a. Construction, land development, and other land loans:												
(1) 1-4 family residential construction loans	F172			0	F174			0	F176			0
(2) Other construction loans and all land development and other land loans	F173			0	F175			0	F177			218
b. Secured by farmland	3493			0	3494			0	3495			0
c. Secured by 1-4 family residential properties:												
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398			109	5399			0	5400			96
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens	C236			0	C237			0	C229			1,234
(b) Secured by junior liens	C238			0	C239			0	C230			68
d. Secured by multifamily (5 or more) residential properties	3499			2,180	3500			0	3501			22
e. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178			312	F180			0	F182			282
(2) Loans secured by other nonfarm nonresidential properties	F179			0	F181			0	F183			0
2. Loans to depository institutions and acceptances of other banks	B834			0	B835			0	B836			0
3. Not applicable												
4. Commercial and industrial loans	1606			0	1607			0	1608			513
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit cards	B575			0	B576			0	B577			0
b. Automobile loans	K213			0	K214			0	K215			0
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216			0	K217			0	K218			0
6. Loans to foreign governments and official institutions	5389			0	5390			0	5391			0
7. All other loans(1)	5459			0	5460			0	5461			0
8. Lease financing receivables	1226			0	1227			0	1228			0
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505			0	3506			0	3507			0

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

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

the amounts reported in items 1 through 8.

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

Schedule RC-N—Continued

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

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

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

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	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 1, Memorandum item 1):												
a. Construction, land development, and other land loans:												
(1) 1-4 family residential construction loans	K105			0	K106			0	K107			0
(2) Other construction loans and all land development and other land loans	K108			0	K109			0	K110			0
b. Loans secured by 1-4 family residential properties	F661			0	F662			0	F663			314
c. Secured by multifamily (5 or more) residential properties	K111			0	K112			0	K113			0
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			0	K115			0	K116			234
(2) Loans secured by other nonfarm nonresidential properties	K117			0	K118			0	K119			0
e. Commercial and industrial loans:	K257			0	K258			0	K259			148
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets. (Sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):(1)</i>												
(1) To U.S. addressees (domicile)	K120			0	K121			0	K122			148
(2) To non-U.S. addressees (domicile)	K123			0	K124			0	K125			0
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126			0	K127			0	K128			0
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.f, (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>												
(1) Loans secured by farmland	K130			0	K131			0	K132			0
(2) Loans to depository institutions and acceptances of other banks	K134			0	K135			0	K136			0
(3) Not applicable												
(4) Loans to individuals for household, family, and other personal expenditures:												
(a) Credit cards	K274			0	K275			0	K276			0
(b) Automobile loans	K277			0	K278			0	K279			0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280			0	K281			0	K282			0

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

Schedule RC-N—Continued

Memoranda—Continued

Memoranda—Continued	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1.f.(5) Loans to foreign governments and official institutions	K283			0	K284			0	K285			0	M.1.f.(5)
(6) Other Loans(1)	K286			0	K287			0	K288			0	M.1.f.(6)
Memorandum item 1.f.(6)(a) is to be completed by:(2) - Banks with \$300 million or more in total assets - Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part 1, item 3) exceeding 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 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 loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

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

Schedule RC-N—Continued

Memoranda—Continued

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

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

RCON	Bil	Mil	Thou
C410			37
C411			0

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

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

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum items 1 and 5, 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		373,030		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		440,339		4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1					4.a
5. Average tangible equity for the calendar quarter(1)		K654		36,301		5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655		0		6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):						
a. One year or less		G465		0		7.a
b. Over one year through three years		G466		0		7.b
c. Over three years through five years		G467		0		7.c
d. Over five years		G468		0		7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):						
a. One year or less		G469		0		8.a
b. Over one year through three years		G470		0		8.b
c. Over three years through five years		G471		0		8.c
d. Over five years		G472		0		8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, Memorandum item 1.b)		G803		0		9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.						
a. Fully consolidated reciprocal brokered deposits		L190		N/A		9.a
10. Banker's bank certification:						
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		K656		NO		10
If the answer to item 10 is "YES," complete items 10.a and 10.b.						
a. Banker's bank deduction		K657		N/A		10.a
b. Banker's bank deduction limit		K658		N/A		10.b
11. Custodial bank certification:						
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		K659		NO		11
If the answer to item 11 is "YES," complete items 11.a and 11.b.						
a. Custodial bank deduction		K660		N/A		11.a
b. Custodial bank deduction limit		K661		N/A		11.b

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

Schedule RC-O—Continued**Memoranda**

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:(1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCON	Number	F049	256,849	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	F050	24,495			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	88,309			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCON	Number	F052	128	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	26,770			M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	RCON	Number	F046	1,400	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000:(1)					
(1) Amount of retirement deposit accounts of more than \$250,000	F047	1,102			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000	RCON	Number	F048	4	M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.(2)					
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions):(3)					
	5597	N/A			M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:					
TEXT		RCON	FDIC Cert No.		
A545		A545	0	M.3	

4. and 5. Not Applicable

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

Schedule RC-O—Continued

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

Memoranda—Continued

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

Schedule RC-O—Continued

Memoranda—Continued

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

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.

		Two-Year Probability of Default (PD)											
		(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
		≤ 1%		1.01–4%		4.01–7%		7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%	
Dollar Amounts in Thousands		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:													
a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations		RCON M964		RCON M965		RCON M966		RCON M967	RCON M968	RCON M969	RCON M970	RCON M971	M.18.a
		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
b. Closed-end loans secured by first liens on 1-4 family residential properties		RCON M979		RCON M980		RCON M981		RCON M982	RCON M983	RCON M984	RCON M985	RCON M986	M.18.b
		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
c. Closed-end loans secured by junior liens on 1-4 family residential properties		RCON M994		RCON M995		RCON M996		RCON M997	RCON M998	RCON M999	RCON N001	RCON N002	M.18.c
		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit		RCON N010		RCON N011		RCON N012		RCON N013	RCON N014	RCON N015	RCON N016	RCON N017	M.18.d
		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
e. Credit cards		RCON N040		RCON N041		RCON N042		RCON N043	RCON N044	RCON N045	RCON N046	RCON N047	M.18.e
		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
f. Automobile loans		RCON N055		RCON N056		RCON N057		RCON N058	RCON N059	RCON N060	RCON N061	RCON N062	M.18.f
		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
g. Student loans		RCON N070		RCON N071		RCON N072		RCON N073	RCON N074	RCON N075	RCON N076	RCON N077	M.18.g
		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
h. Other consumer loans and revolving credit plans other than credit cards		RCON N085		RCON N086		RCON N087		RCON N088	RCON N089	RCON N090	RCON N091	RCON N092	M.18.h
		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
i. Consumer leases		RCON N100		RCON N101		RCON N102		RCON N103	RCON N104	RCON N105	RCON N106	RCON N107	M.18.i
		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	
		RCON N115		RCON N116		RCON N117		RCON N118	RCON N119	RCON N120	RCON N121	RCON N122	
j. Total		CONF		CONF		CONF		CONF	CONF	CONF	CONF	CONF	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) Number	
	(Column I)		(Column J)		(Column K)		(Column L)	(Column M)	(Column N)		
	20.01–22%		22.01–26%		26.01–30%		> 30%	Unscoreable	Total		
	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:											
a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations	RCON M972		RCON M973		RCON M974		RCON M975	RCON M976	RCON M977	RCON M978	M.18.a
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCON M987		RCON M988		RCON M989		RCON M990	RCON M991	RCON M992	RCON M993	M.18.b
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCON N003		RCON N004		RCON N005		RCON N006	RCON N007	RCON N008	RCON N009	M.18.c
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCON N018		RCON N019		RCON N020		RCON N021	RCON N022	RCON N023	RCON N024	M.18.d
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
	RCON N048		RCON N049		RCON N050		RCON N051	RCON N052	RCON N053	RCON N054	M.18.e
e. Credit cards	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
	RCON N063		RCON N064		RCON N065		RCON N066	RCON N067	RCON N068	RCON N069	M.18.f
f. Automobile loans	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
	RCON N078		RCON N079		RCON N080		RCON N081	RCON N082	RCON N083	RCON N084	M.18.g
g. Student loans	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
h. Other consumer loans and revolving credit plans other than credit cards	RCON N093		RCON N094		RCON N095		RCON N096	RCON N097	RCON N098	RCON N099	M.18.h
	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
	RCON N108		RCON N109		RCON N110		RCON N111	RCON N112	RCON N113	RCON N114	M.18.i
i. Consumer leases	CONF		CONF		CONF		CONF	CONF	CONF	CONF	
	RCON N123		RCON N124		RCON N125		RCON N126	RCON N127	RCON N128		M.18.j
j. Total	CONF		CONF		CONF		CONF	CONF	CONF		

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

Schedule RC-P—1-4 Family Residential Mortgage Banking Activities

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

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

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

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements			(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou			
Assets															
1. Available-for-sale securities _____	1773	N/A	G474	N/A	G475	N/A	G476	N/A	G477	N/A					
2. Federal funds sold and securities purchased under agreements to resell _____															
	G478	N/A	G479	N/A	G480	N/A	G481	N/A	G482	N/A					
3. Loans and leases held for sale _____	G483	N/A	G484	N/A	G485	N/A	G486	N/A	G487	N/A					
4. Loans and leases held for investment _____															
	G488	N/A	G489	N/A	G490	N/A	G491	N/A	G492	N/A					
5. Trading assets:															
a. Derivative assets	3543	N/A	G493	N/A	G494	N/A	G495	N/A	G496	N/A					
b. Other trading assets	G497	N/A	G498	N/A	G499	N/A	G500	N/A	G501	N/A					
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) _____															
	F240	N/A	F684	N/A	F692	N/A	F241	N/A	F242	N/A					
6. All other assets	G391	N/A	G392	N/A	G395	N/A	G396	N/A	G804	N/A					
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.) _____															
	G502	N/A	G503	N/A	G504	N/A	G505	N/A	G506	N/A					

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination of Total Fair Value			(Column C) Level 1 Fair Value Measurements			(Column D) Level 2 Fair Value Measurements			(Column E) Level 3 Fair Value Measurements							
Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou				
Liabilities																				
8. Deposits	F252	N/A			F686	N/A			F694	N/A			F253	N/A			F254	N/A		
9. Federal funds purchased and securities sold under agreements to repurchase	G507	N/A			G508	N/A			G509	N/A			G510	N/A			G511	N/A		
10. Trading liabilities:																				
a. Derivative liabilities	3547	N/A			G512	N/A			G513	N/A			G514	N/A			G515	N/A		
b. Other trading liabilities	G516	N/A			G517	N/A			G518	N/A			G519	N/A			G520	N/A		
11. Other borrowed money	G521	N/A			G522	N/A			G523	N/A			G524	N/A			G525	N/A		
12. Subordinated notes and debentures	G526	N/A			G527	N/A			G528	N/A			G529	N/A			G530	N/A		
13. All other liabilities	G805	N/A			G806	N/A			G807	N/A			G808	N/A			G809	N/A		
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	N/A			G532	N/A			G533	N/A			G534	N/A			G535	N/A		

Schedule RC-Q—Continued

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

Schedule RC-R—Regulatory Capital

Part I — Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands		RCOA	Bil	Mil	Thou	
Common equity tier 1 capital						
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		P742	24,334			1
		RCOA				
2. Retained earnings		3632	15,633			2
		RCOA				
3. Accumulated other comprehensive income (AOCI)		B530	222			3
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes	RCOA P838			1	3.a
		RCOA				
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		P839	0			4
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840	40,189			5
Common equity tier 1 capital: adjustments and deductions						
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	2,297			6
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	526			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	1,514			8
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):						
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)		P844	564			9.a
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)		P845	0			9.b
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)		P846	0			9.c
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)		P847	-342			9.d
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)		P848	0			9.e
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		P849	N/A			9.f
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:						
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)		Q258	0			10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions		P850	0			10.b
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments		P851	0			11
12. Subtotal (item 5 minus items 6 through 11)		P852	35,630			12

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands		RCOA	Bil Mil Thou	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		P853	0	13
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		P854	0	14
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold		P855	0	15
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold		P856	0	16
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions		P857	0	17
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)		P858	0	18
19. Common equity tier 1 capital (item 12 minus item 18)		P859	35,630	19
Additional tier 1 capital				
20. Additional tier 1 capital instruments plus related surplus		P860	0	20
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital		P861	0	21
22. Tier 1 minority interest not included in common equity tier 1 capital		P862	0	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)		P863	0	23
24. LESS: Additional tier 1 capital deductions		P864	0	24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)		P865	0	25
Tier 1 capital				
26. Tier 1 capital (sum of items 19 and 25)		8274	35,630	26
Tier 2 capital				
27. Tier 2 capital instruments plus related surplus		P866	0	27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital		P867	0	28
29. Total capital minority interest that is not included in tier 1 capital		P868	0	29
30. a. Allowance for loan and lease losses includable in tier 2 capital		5310	3,735	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital		RCOW 5310		30.b
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital		RCOA Q257	0	31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)		P870	3,735	32.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)		RCOW P870		32.b
33. LESS: Tier 2 capital deductions		RCOA P872	0	33
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)		5311	3,735	34.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)		RCOW 5311		34.b
Total Capital				
35. a. Total capital (sum of items 26 and 34.a)		RCOA 3792	39,365	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)		RCOW 3792		35.b

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets		3368	440,339	36
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)		RCOA P875	4,337	37
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes		B596	0	38
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)		A224	436,002	39
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		A223	344,712	40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)		RCOW A223		40.b

Risk-Based Capital Ratios

	(Column A)		(Column B)		
	RCOA	Percentage	RCOW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	P793	10.34%	P793		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	10.34%	7206		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	11.42%	7205		43

Leverage Capital Ratios

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	8.17%	44
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)	H036		45

Capital Buffer

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

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

Schedule RC-R—Continued

Part II — Risk Weighted Assets

To be completed by all institutions

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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC			(Column B) Adjustments to Totals Reported in Column A			(Column C)		(Column D)		(Column E)		(Column F)		(Column G)		(Column H)						
							Allocation by Risk-Weight Category																
							0%				2%		4%		10%		20%		50%				
	Bil Mil Thou			Bil Mil Thou			Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou						
Balance Sheet Asset Categories (2)																							
1. Cash and balances due from depository institutions	RCON D957			RCON S396			RCON D958										RCON D959			RCON S397			1
	17,195			0			9,888										7,307			0			
2. Securities :																				2.a.			
a. Held-to-maturity securities	RCON D961			RCON S399			RCON D962										RCON D963				RCON D964		
	0			0			0										0			0			
b. Available-for-sale securities	RCON D966			RCON S402			RCON D967										RCON D968			RCON D969			2.b.
	47,378			854			214										40,593			4,757			
3. Federal funds sold and securities purchased under agreements to resell:																							
a.Federal funds sold	RCON D971						RCON D972										RCON D973			RCON S410			3.a.
	0						0										0			0			
b. Securities purchased under agreements to resell	RCON H171			RCON H172																			3.b.
	0			0																			
4. Loans and leases held for sale:																							
a. Residential mortgage exposures	RCON S413			RCON S414			RCON H173										RCON S415			RCON S416			4.a.
	416			0			0										0			416			
b. High volatility commercial real estate exposures	RCON S419			RCON S420			RCON H174										RCON H175			RCON H176			4.b.
	0			0			0										0			0			
c. Exposures past due 90 days or more or on nonaccrual(3)																				4.c.			
	RCON S423			RCON S424			RCON S425										RCON S426				RCON S427		
	0			0			0										0			0			

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

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

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

Schedule RC-R—Continued

Part II — Continued

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

		(Column I)			(Column J)		
		Allocation by Risk-Weight Category					
		100%			150%		
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou
Balance Sheet Asset Categories(2)							
1. Cash and balances due from depository institutions_____		RCON D960			RCON S398		
		0			0		
2. Securities :							
a. Held-to-maturity securities_____		RCON D965			RCON S400		
		0			0		
b. Available-for-sale securities_____		RCON D970			RCONS403		
		489			0		
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold_____		RCON D974			RCON S411		
		0			0		
b. Securities purchased under agreements to resell_____							
4. Loans and leases held for sale:							
a. Residential mortgage exposures_____		RCONS417					
		0					
b. High volatility commercial real estate exposures_____		RCON H177			RCON S421		
		0			0		
c. Exposures past due 90 days or more or on nonaccrual(3)							
		RCON S428			RCON S429		
		0			0		

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

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category										
	250%(5)		300%		400%		600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories(continued)											
1. Cash and balances due from depository institutions											1
2. Securities :											
a. Held-to-maturity securities											2.a.
b. Available-for-sale securities	RCON H270		RCON S405				RCON S406				2.b.
			471				0				
3. Federal funds sold and securities purchased under agreements to resell:											
a.Federal funds sold											3.a
b. Securities purchased under agreements to resell											3.b
4. Loans and leases held for sale:											
a. Residential mortgage exposures											4.a.
b. High volatility commercial real estate exposures											4.b.
c. Exposures past due 90 days or more or on nonaccrual(6)											4.c.

(5) Effective January 1, 2018.

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

Schedule RC-R—Continued

Part II — Continued

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

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column A) Totals from Schedule RC		(Column B) Adjustments to Totals Reported in Column A		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
					Allocation by Risk-Weight Category						
					0%		2%	4%	10%	20%	50%
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
4. Loans and leases held for sale (continued):	RCON S431		RCON S432		RCON S433					RCON S434	RCON S435
d. All other exposures	0		0		0					0	0
5. Loans and leases, net of unearned income:											
a. Residential mortgage exposures	RCON S439		RCON S440		RCON H178					RCON S441	RCON S442
	140,822		0		0					64	108,754
b. High volatility commercial real estate exposures	RCON S445		RCON S446		RCON H179					RCON H180	RCON H181
	833		0		0					0	0
c. Exposures past due 90 days or more or on nonaccrual(7)	RCON S449		RCON S450		RCON S451					RCON S452	RCON S453
	2,433		0		0					0	0
	RCON S457		RCON S458		RCON S459					RCON S460	RCON S461
d. All other exposures	205,383		0		0					510	0
6. LESS: Allowance for loan and lease losses	RCON 3123		RCON 3123								
	3,735		3,735								
7. Trading assets	RCON D976		RCON S466		RCON D977					RCON D978	RCON D979
	0		0		0					0	0
	RCON D981		RCON S469		RCON D982					RCON D983	RCON D984
8. All other assets(8)	33,403		3,613		3					1,653	429
a. Separate account bank-owned life insurance											
b. Default fund contributions to central counterparties											

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

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

Schedule RC-R—Continued

Part II — Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I)			(Column J)			
	Allocation by Risk-Weight Category						
	100%			150%			
	Bil	Mil	Thou	Bil	Mil	Thou	
4. Loans and leases held for sale (continued):							4.d.
d. All other exposures	0			0			
5. Loans and leases, net of unearned income:							5.a.
a. Residential mortgage exposures	RCON S443						
	32,004						
b. High volatility commercial real estate exposures	RCON H182			RCON S447			5.b.
	0			833			
c. Exposures past due 90 days or more or on nonaccrual(7)	RCON S454			RCON S455			5.c.
	0			2,433			
d. All other exposures	RCON S462			RCON S463			5.d.
	204,873			0			
6. LESS: Allowance for loan and lease losses							6.
	RCON D980			RCON S467			7.
7. Trading assets	0			0			
	RCON D985			RCON H185			8.
8. All other assets(8)	27,611			19			
a. Separate account bank-owned life insurance							8.a.
b. Default fund contributions to central counterparties							8.b.

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

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

Schedule RC-R—Continued

Part II — Continued

		(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)														
		Allocation by Risk-Weight Category																							
		250%(10)				300%				400%				600%			625%			937.5%			1250%		
Dollar Amounts in Thousands		Bil Mil Thou				Bil Mil Thou				Bil Mil Thou				Bil Mil Thou			Bil Mil Thou			Bil Mil Thou			Bil Mil Thou		
4. Loans and leases held for sale (continued):																								4.d.	
d. All other exposures																									
5. Loans and leases, net of unearned income:																									
a. Residential mortgage exposures																								5.a.	
b. High volatility commercial real estate exposures																								5.b.	
c. Exposures past due 90 days or more or on nonaccrual(11)																								5.c.	
d. All other exposures																								5.d.	
6. LESS: Allowance for loan and lease losses																								6.	
		RCON H289				RCON H186				RCON H290				RCON H187											
7. Trading assets						0				0				0									7.		
		RCON H293				RCON H188				RCON S470				RCON S471											
8. All other assets(12)						0				75				0									8.		
a. Separate account bank-owned life insurance																								8.a	
b. Default fund contributions to central counterparties																								8.b	

(10) Effective January 1, 2018.

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

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column R)			(Column S)		
	Application of Other Risk-Weighting Approaches(9)			Exposure Amount		
	Bil	Mil	Thou	Bil	Mil	Thou
4. Loans and leases held for sale (continued):	RCON H279			RCON H280		
d. All other exposures	0			0		
5. Loans and leases, net of unearned income:	RCON H281			RCON H282		
a. Residential mortgage exposures	0			0		
b. High volatility commercial real estate exposures	RCON H283			RCON H284		
c. Exposures past due 90 days or more or on nonaccrual(11)	0			0		
d. All other exposures	RCON H285			RCON H286		
6. LESS: Allowance for loan and lease losses	0			RCON H287		
7. Trading assets	RCON H288			RCON H289		
8. All other assets(12)	0			RCON H290		
a. Separate account bank-owned life insurance	RCON H291			RCON H292		
b. Default fund contributions to central counterparties	0			RCON H293		

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

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

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

Schedule RC-R—Continued

Part II — Continued

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

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC		(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)										
	Allocation by Risk-Weight Category																		
	0%									2%		4%		10%		20%		50%	
	Tril Bil Mil Thou									Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	
11. Total balance sheet Assets(14)	RCON 2170			RCON S500			RCON D987						RCON D988			RCON D989			
	444,128			732			10,105						50,127			114,356			

	(Column I)			(Column J)		
	Allocation by Risk-Weight Category					
	100%			150%		
	Dollar Amounts in Thousands					
	Bil	Mil	Thou	Bil	Mil	Thou
	RCON D990			RCON S503		
11. Total balance sheet Assets(14)	264,977			3,285		

(13) Simplified Supervisory Formula Approach.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands		(Column K)		(Column L)		(Column M)		(Column N)		(Column O)		(Column P)		(Column Q)		(Column R)							
		Allocation by Risk-Weight Category														Application of Other Risk-Weighting Approaches							
		250%(15)				300%				400%				600%		625%		937.5%		1250%		Exposure Amount	
		Bil Mil Thou				Bil Mil Thou				Bil Mil Thou				Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	
11. Total balance sheet Assets(14)		RCON S504				RCON S505				RCON S506				RCON S507				RCON S510		RCON H300			
						471				75				0				0		0			

11.

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

(15) Effective January 1, 2018.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount			CCF (16)	(Column B) Credit Equivalent Amount(17)				(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)										
	Allocation by Risk-Weight Category																							
	0%				2%				4%			10%			20%			50%						
	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(18)																								
	12. Financial standby letters of credit				RCON D992				RCON D993								RCON D994				RCON D995			
	0			1.0	0				0								0				0			12
	13. Performance standby letters of credit and transaction-related contingent items				RCON D998				RCON D999								RCON G603				RCON G604			
	3,141			0.5	1,571				129								102				0			13
	14. Commercial and similar letters of credit with an original maturity of one year or less				RCON G607				RCON G608								RCON G609				RCON G610			
	0			0.2	0				0								0				0			14
15. Retained recourse on small business obligations sold with recourse				RCON G613				RCON G614								RCON G615				RCON G616				
0			1.0	0				0								0				0			15	

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I)			(Column J)			
	Allocation by Risk-Weight Category						
	100%				150%		
	Bil	Mil	Thou		Bil	Mil	Thou
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk-Weighting (Excluding Securitization Exposures)(18)							
12. Financial standby letters of credit	RCN D996				RCN S511		12
	0				0		
13. Performance standby letters of credit and transaction-related contingent items	RCN G605				RCN S512		13
	1,340				0		
14. Commercial and similar letters of credit with an original maturity of one year or less	RCN G611				RCN S513		14
	0				0		
15. Retained recourse on small business obligations sold with recourse	RCN G617				RCN S514		15
	0				0		

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount			CCF (19)	(Column B) Credit Equivalent Amount(20)			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)				
								Allocation by Risk-Weight Category																
								0%						2%			4%			10%			20%	
	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
16. Repo-style transactions(21)	RCON S515				RCON S516				RCON S517				RCON S518			RCON S519				RCON S520				
	0			1.0	0				0				0			0				0				
17. All other off-balance sheet liabilities	RCON G618				RCON G619				RCON G620											RCON G621				
	0			1.0	0				0											0				
18. Unused commitments:																								
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCON S525				RCON S526				RCON S527											RCON S528				
	8,589			0.2	1,718				0											0				
b. Original maturity of one year or less to ABCP conduits																								
c. Original maturity exceeding one year	RCON G624				RCON G625				RCON G626											RCON G627				
	6,837			0.5	3,419				0											0				
19. Unconditionally cancelable commitments	RCON S540				RCON S541																			
	32,733			0.0	0																			
20. Over-the-counter derivatives					RCON S542				RCON S543										RCON S544	RCON S545				
					0				0							0				0				
21. Centrally cleared derivatives					RCON S549				RCON S550				RCON S551			RCON S552				RCON S554				
					0				0				0			0				0				
22. Unsettled transactions (failed trades)(22)	RCON H191								RCON H193											RCON H194				
	0								0											0				

(19) Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II — Continued

	(Column H)		(Column I)		(Column J)	
	Allocation by Risk-Weight Category					
	50%		100%		150%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	
16. Repo-style transactions(21)	RCON S521	0	RCON S522	0	RCON S523	0
17. All other off-balance sheet liabilities	RCON G622	0	RCON G623	0	RCON S524	0
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCON S529	385	RCON S530	1,333	RCON S531	0
b. Original maturity of one year or less to ABCP conduits						
c. Original maturity exceeding one year	RCON G628	830	RCON G629	2,589	RCON S539	0
19. Unconditionally cancelable commitments						
20. Over-the-counter derivatives	RCON S546	0	RCON S547	0	RCON S548	0
21. Centrally cleared derivatives	RCON S555	0	RCON S556	0	RCON S557	0
22 . Unsettled transactions (failed trades)(22)	RCON H195	0	RCON H196	0	RCON H197	0

(19) Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II — Continued

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

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

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

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

Schedule RC-R—Continued

Part II — Continued

Totals

	(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)		
	Allocation by Risk-Weight Category																							
	0%			2%			4%			10%			20%			50%			100%			150%		
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)																								
	RCON G630			RCON S558			RCON S559			RCON S560			RCON G631			RCON G632			RCON G633			RCON S561		
	10,234			0			0			0			50,229			115,571			270,239			3,285		
24. Risk weight factor	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%		
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)																								
	RCON G634			RCON S569			RCON S570			RCON S571			RCON G635			RCON G636			RCON G637			RCON S572		
	0			0			0			0			10,046			57,786			270,239			4,928		

Schedule RC-R—Continued

Part II — Continued

	(Column K)		(Column L)		(Column M)		(Column N)	(Column O)	(Column P)	(Column Q)
	Allocation by Risk-Weight Category									
	250%(25)		300%		400%		600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)										
	RCON S562		RCON S563		RCON S564		RCON S565	RCON S566	RCON S567	RCON S568
			471		75		0	0	0	0
24. Risk weight factor	X 250%		X 300%		X 400%		X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)										
	RCON S573		RCON S574		RCON S575		RCON S576	RCON S577	RCON S578	RCON S579
			1,413		300		0	0	0	0

	Totals	
Dollar Amounts in Thousands	Tril Bil Mil Thou	
26. Risk-weighted assets for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCON S580	
	344,888	26
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCON S581	
	0	27
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27)	RCON B704	
	344,712	28
29. LESS: Excess allowance for loan and lease losses	RCON A222	
	0	29
30. LESS: Allocated transfer risk reserve	RCON 3128	
	0	30
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCON G641	
	344,712	31

(26) Effective January 1, 2018.

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

Schedule RC-R—Continued

Part II — Continued

Memoranda

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

M.1

	With a remaining maturity of															
	(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years					
	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	RCON	Tril	Bil	Mil	Thou	
Dollar Amounts in Thousands																
2. Notional principal amounts of over-the-counter derivative contracts:																
a. Interest rate	\$582			0		\$583			0		\$584			0	M.2.a.	
b. Foreign exchange rate and gold	\$585			0		\$586			0		\$587			0	M.2.b.	
c. Credit (investment grade reference asset)	\$588			0		\$589			0		\$590			0	M.2.c.	
d. Credit (non-investment grade reference asset)	\$591			0		\$592			0		\$593			0	M.2.d.	
e. Equity	\$594			0		\$595			0		\$596			0	M.2.e.	
f. Precious metals (except gold)	\$597			0		\$598			0		\$599			0	M.2.f.	
g. Other	\$600			0		\$601			0		\$602			0	M.2.g.	
3. Notional principal amounts of centrally cleared derivative contracts:																
a. Interest rate	\$603			0		\$604			0		\$605			0	M.3.a.	
b. Foreign exchange rate and gold	\$606			0		\$607			0		\$608			0	M.3.b.	
c. Credit (investment grade reference asset)	\$609			0		\$610			0		\$611			0	M.3.c.	
d. Credit (non-investment grade reference asset)	\$612			0		\$613			0		\$614			0	M.3.d.	
e. Equity	\$615			0		\$616			0		\$617			0	M.3.e.	
f. Precious metals (except gold)	\$618			0		\$619			0		\$620			0	M.3.f.	
g. Other	\$621			0		\$622			0		\$623			0	M.3.g.	

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

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Securitization Activities										
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCON B705 0		RCON B706 0		RCON B707 0		RCON B708 0	RCON B709 0	RCON B710 0	RCON B711 0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:										
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCON B712 0		RCON B713 0		RCON B714 0		RCON B715 0	RCON B716 0	RCON B717 0	RCON B718 0
b. Subordinated securities and other residual interests	RCON C393 0		RCON C394 0		RCON C395 0		RCON C396 0	RCON C397 0	RCON C398 0	RCON C399 0
c. Standby letters of credit and other enhancements	RCON C400 0		RCON C401 0		RCON C402 0		RCON C403 0	RCON C404 0	RCON C405 0	RCON C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCON B726 0		RCON B727 0		RCON B728 0		RCON B729 0	RCON B730 0	RCON B731 0	RCON B732 0
4. Past due loan amounts included in item 1:	RCON B733 0		RCON B734 0		RCON B735 0		RCON B736 0	RCON B737 0	RCON B738 0	RCON B739 0
a. 30-89 days past due	RCON B740 0		RCON B741 0		RCON B742 0		RCON B743 0	RCON B744 0	RCON B745 0	RCON B746 0
b. 90 days or more past due	RCON B740 0		RCON B741 0		RCON B742 0		RCON B743 0	RCON B744 0	RCON B745 0	RCON B746 0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):										
a. Charge-offs	RIAD B747 0		RIAD B748 0		RIAD B749 0		RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0		RIAD B755 0		RIAD B756 0		RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
6. Amount of ownership (or seller's) interests carried as:										
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)			RCON B761		RCON B762				RCON B763	
			0		0				0	6.a
b. Loans (included in Schedule RC-C)			RCON B500		RCON B501				RCON B502	
			0		0				0	6.b
7. Past due loan amounts included in interests reported in item 6.a:										
a. 30-89 days past due			RCON B764		RCON B765				RCON B766	
			0		0				0	7.a
b. 90 days or more past due			RCON B767		RCON B768				RCON B769	
			0		0				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		RIAD B771				RIAD B772	
			0		0				0	8.a
b. Recoveries			RIAD B773		RIAD B774				RIAD B775	
			0		0				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		RCON B778		RCON B779	RCON B780	RCON B781	RCON B782
			0		0		0	0	0	0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures										
			RCON B783		RCON B785		RCON B786	RCON B787	RCON B788	RCON B789
			0		0		0	0	0	0

9

10

Schedule RC-S—Continued

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

Memoranda

	Dollar Amounts in Thousands	RCN	Bil Mil Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance		A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date		A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	0	M.2.b
c. Other financial assets (includes home equity lines)(1)		A591	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	N/A	M.4

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

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

Schedule RC-T—Fiduciary and Related Services

- | | RCON | YES / NO | |
|---|------|----------|---|
| 1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T)_____ | A345 | YES | 1 |
| 2. Does the institution exercise the fiduciary powers it has been granted?_____ | A346 | YES | 2 |
| 3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)_____ | B867 | YES | 3 |

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

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

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

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

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

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

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

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

Schedule RC-T—Continued

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

Memoranda—Continued

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands

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

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

N/A

Name and Title (TEXT B962)

N/A

E-mail Address (TEXT B926)

N/A

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

N/A

FAX: Area code/phone number (TEXT B964)

Schedule RC-V— Variable Interest Entities

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

[illegible]

REPORT OF CONDITION

Consolidating domestic subsidiaries of

Riverview Bank

in the state of PA at close of business on March 31, 2015

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

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin 9,889

Interest-bearing balances 7,306

Securities:

Held-to-maturity securities 0

Available-for-sale securities 47,378

Federal funds sold and securities purchased under agreements to resell:

Federal funds sold 0

Securities purchased under agreements to resell 0

Loans and lease financing receivables:

Loans and leases held for sale 416

Loans and leases, net of unearned income 349,470

LESS: Allowance for loan and lease losses 3,735

Loans and leases, net of unearned income and allowance 345,735

Trading Assets

0

Premises and fixed assets (including capitalized leases)

11,422

Other real estate owned

1,121

Investments in unconsolidated subsidiaries and associated companies

0

Direct and indirect investments in real estate ventures

0

Intangible assets:

Goodwill 2,297

Other intangible assets 1,316

Other assets

17,248

Total assets

444,128

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:		
In domestic offices		372,921
Noninterest-bearing	55,626	
Interest-bearing	317,295	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreements to repurchase		0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		27,000
Subordinated notes and debentures		0
Other liabilities		4,018
Total liabilities		403,939

EQUITY CAPITAL

Bank Equity Capital	
Perpetual preferred stock and related surplus	0
Common stock	102
Surplus (excludes all surplus related to preferred stock)	24,232
Retained earnings	15,633
Accumulated other comprehensive income	222
Other equity capital components	0
Total bank equity capital	40,189
Noncontrolling (minority) interest in consolidated subsidiaries	0
Total equity capital	40,189
Total liabilities and equity capital	444,128

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

I, CONF, CONF
(Name, Title)

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

Director #1		
Director #2		
Director #3		