

**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, 2016**

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).

(20160331)

(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.

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, 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.

\_\_\_\_\_  
 Director (Trustee)

\_\_\_\_\_  
 Director (Trustee)

\_\_\_\_\_  
 Director (Trustee)

\_\_\_\_\_  
 Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
 Date of Signature

**Submission of Reports**

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

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

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](mailto:CDR.Help@ffiec.gov).

Riverview Bank  
 Legal Title of Bank (RSSD 9017)

Marysville  
 City (RSSD 9130)

FDIC Certificate Number 07598  
 (RSSD 9050)

PA  
 State Abbrev. (RSSD 9200)

17053  
 ZIP Code (RSSD 9220)

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

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

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

## Contact Information for the Reports of Condition and Income

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

### Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

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

CONF

FAX: Area code/phone 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

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

CONF

FAX: Area code/phone number (TEXT 9116)

## Emergency Contact Information

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

### Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

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

CONF

FAX: Area code/phone number (TEXT C370)

### Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

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

CONF

FAX: Area code/phone number (TEXT C375)

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

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

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

### Primary Contact

CONF

Name (TEXT C437)

CONF

Title (TEXT C438)

CONF

E-mail Address (TEXT C439)

CONF

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

### Secondary Contact

CONF

Name (TEXT C442)

CONF

Title (TEXT C443)

CONF

E-mail Address (TEXT C444)

CONF

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

### Third Contact

CONF

Name (TEXT C870)

CONF

Title (TEXT C871)

CONF

E-mail Address (TEXT C872)

CONF

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

### Fourth Contact

CONF

Name (TEXT C875)

CONF

Title (TEXT C876)

CONF

E-mail Address (TEXT C877)

CONF

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

# Consolidated Report of Income

## For the period January 1, 2016 — March 31, 2016

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

### Schedule RI—Income Statement

	Dollar Amounts in Thousands			
	RIAD	Bil	Mil	Thou
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties.....	4435		1,841	1.a.1.a.
(b) All other loans secured by real estate.....	4436		2,177	1.a.1.b.
(2) Commercial and industrial loans.....	4012		324	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		83	1.a.3.b.
(4) Loans to foreign governments and official institutions.....	4056		0	1.a.4.
(5) All other loans (1).....	4058		88	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010		4,513	1.a.6.
b. Income from lease financing receivables.....	4065		0	1.b.
c. Interest income on balances due from depository institutions (2).....	4115		15	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		23	1.d.1.
(2) Mortgage-backed securities.....	B489		157	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		361	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		1	1.f.
g. Other interest income.....	4518		26	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107		5,096	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		113	2.a.1.
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs).....	0093		74	2.a.2.a.
(b) Time deposits of \$100,000 or more.....	A517		127	2.a.2.b.
(c) Time deposits of less than \$100,000.....	A518		153	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		0	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		53	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		520		2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	4,576					3.
4. Provision for loan and lease losses.....	4230	99					4.
5. Noninterest income:							
a. Income from fiduciary activities (1).....			4070		19		5.a.
b. Service charges on deposit accounts.....			4080		117		5.b.
c. Trading revenue (2).....			A220		0		5.c.
d. (1) Fees and commissions from securities brokerage.....			C886		158		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		1		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		6		5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....			B496		0		5.k.
l. Other noninterest income*.....			B497		240		5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	619					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		2,152		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217		553		7.b.
c. (1) Goodwill impairment losses.....			C216		0		7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232		76		7.c.2.
d. Other noninterest expense*.....			4092		1,341		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	4,122					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	972					8.
9. Applicable income taxes (on item 8).....	4302	174					9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300	798					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	798					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	798					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.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for Schedule RI, items 8, 10, and 11, will be removed at a later date.

# 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			7		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	8431			NR		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313			88		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			154		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....				Number		M.5.
	4150			123		
<i>Memorandum item 6 is to be completed by: (1)</i>						
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• 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.</li> </ul>						
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 institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD	CC	YY	MM	DD	
	9106				0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):						
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>						
a. Interest rate exposures.....	8757			NR		M.8.a.
b. Foreign exchange exposures.....	8758			NR		M.8.b.
c. Equity security and index exposures.....	8759			NR		M.8.c.
d. Commodity and other exposures.....	8760			NR		M.8.d.
e. Credit exposures.....	F186			NR		M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above (1).</i>						
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090			NR		M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094			NR		M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading.....	C889			0		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			0		M.9.b.
10. To be completed by banks with \$300 million or more in total assets: (1) Credit losses on derivatives (see instructions).....	A251			0		M.10.
Year-to-date						
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO				M.11.
	A530	NO				

1 The asset size tests and the 5 percent of total loans test are generally based on total assets and total loans reported in the June 30, 2015, Report of Condition.

2 For example, a bank acquired on March 1, 2016, would report 20160301.

**Schedule RI—Continued**

Memoranda—Continued

Dollar Amounts in Thousands

Year-to-date			
RIAD	Bil	Mil	Thou

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

12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228		NR	M.12.
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*Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.*

13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets.....	F551		NR	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552		NR	M.13.a1.
b. Net gains (losses) on liabilities.....	F553		NR	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554		NR	M.13.b1.

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses.....	J319		0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320		0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	J321		0	M.14.c.

*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		NR	M.15.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		NR	M.15.b.
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		NR	M.15.c.
d. All other service charges on deposit accounts.....	H035		NR	M.15.d.

1 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.



### Schedule RI-A—Changes in Bank Equity Capital

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RI-5

	Dollar Amounts in Thousands				Year-to-date				
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217		38,400						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		38,400						3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		798						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		8,102						7.
8. LESS: Cash dividends declared on preferred stock.....	4470		0						8.
9. LESS: Cash dividends declared on common stock.....	4460		0						9.
10. Other comprehensive income (1).....	B511		336						10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415		1,570						11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		49,206						12.

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:	Dollar Amounts in Thousands								
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans.....	C891		0		C892		0		1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893		0		C894		0		1.a.2.
b. Secured by farmland.....	3584		0		3585		0		1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411		0		5412		0		1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	C234		0		C217		1		1.c.2.a.
(b) Secured by junior liens.....	C235		0		C218		0		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588		24		3589		0		1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895		0		C896		0		1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897		0		C898		0		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	4481		0		4482		0		2.
3. Not applicable									
4. Commercial and industrial loans.....	4638		723		4608		9		4.

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

**Schedule RI-B—Continued**

**Part I—Continued**

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards.....	B514			0	B515			0	5.a.
b. Automobile loans.....	K129			0	K133			1	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205			11	K206			0	5.c.
6. Loans to foreign governments and official institutions.....	4643			0	4627			0	6.
7. All other loans (2).....	4644			0	4628			0	7.
8. Lease financing receivables.....	4266			0	4267			0	8.
9. Total (sum of items 1 through 8).....	4635			758	4605			11	9.

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

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

**Memoranda**

	(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.

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

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, 2015, 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, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522		4,365	1.
2. Recoveries (must equal part I, item 9, column B, above).....	4605		11	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	C079		758	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		99	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		3,717	7.

\* Describe on Schedule RI-E - Explanations.

## Memoranda

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

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

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

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

1 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

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

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

# Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date			
				RIAD	Bil	Mil	Thou
1. Other noninterest income (from Schedule RI, item 5.l)							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:							
a.	Income and fees from the printing and sale of checks.....	C013	0			1.a.	
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	82			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	113			1.g.	
h.	Gains on bargain purchases.....	J447	0			1.h.	
i.	TEXT 4461	4461	0			1i.	
j.	TEXT 4462	4462	0			1j.	
k.	TEXT 4463	4463	0			1k.	
2. Other noninterest expense (from Schedule RI, item 7.d)							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:							
a.	Data processing expenses.....	C017	130			2.a.	
b.	Advertising and marketing expenses.....	0497	61			2.b.	
c.	Directors' fees.....	4136	90			2.c.	
d.	Printing, stationery, and supplies.....	C018	52			2.d.	
e.	Postage.....	8403	49			2.e.	
f.	Legal fees and expenses.....	4141	0			2.f.	
g.	FDIC deposit insurance assessments.....	4146	CONF			2.g.	
h.	Accounting and auditing expenses.....	F556	79			2.h.	
i.	Consulting and advisory expenses.....	F557	0			2.i.	
j.	Automated teller machine (ATM) and interchange expenses.....	F558	90			2.j.	
k.	Telecommunications expenses.....	F559	127			2.k.	
l.	TEXT 4464 PA State Shares Tax	4464	105			2.l.	
m.	TEXT 4467 Travel & entertainment	4467	57			2.m.	
n.	TEXT 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):							
a.	(1) TEXT 4469	4469	0			3.a.1.	
	(2) Applicable income tax effect.....	4486	0			3.a.2.	
b.	(1) TEXT 4487	4487	0			3.b.1.	
	(2) Applicable income tax effect.....	4488	0			3.b.2.	
c.	(1) TEXT 4489	4489	0			3.c.1.	
	(2) Applicable income tax effect.....	4491	0			3.c.2.	

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the caption for Schedule RI-E, item 3, will be removed at a later date.

**Schedule RI-E—Continued**

		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
b.	TEXT B527	B527			0
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498 Capital contribution from holding company	4498		1,570	
b.	TEXT 4499	4499			0
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT 4521	4521			0
b.	TEXT 4522	4522			0

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

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

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

# Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2016

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands				RCON	Tril	Bil	Mill	Thou	
<b>Assets</b>											
1.	Cash and balances due from depository institutions (from Schedule RC-A):										
a.	Noninterest-bearing balances and currency and coin (1).....	0081			13,145					1.a.	
b.	Interest-bearing balances (2).....	0071			12,194					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			73,317					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			594					4.a.	
b.	Loans and leases, net of unearned income.....	B528	401,482						4.b.		
c.	LESS: Allowance for loan and lease losses.....	3123	3,717						4.c.		
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529	397,765						4.d.		
5.	Trading assets (from Schedule RC-D).....	3545			0					5.	
6.	Premises and fixed assets (including capitalized leases).....	2145			12,276					6.	
7.	Other real estate owned (from Schedule RC-M).....	2150			1,043					7.	
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130			0					8.	
9.	Direct and indirect investments in real estate ventures.....	3656			0					9.	
10.	Intangible assets:										
a.	Goodwill.....	3163			4,757					10.a.	
b.	Other intangible assets (from Schedule RC-M).....	0426			1,425					10.b.	
11.	Other assets (from Schedule RC-F).....	2160			24,294					11.	
12.	Total assets (sum of items 1 through 11).....	2170			540,810					12.	
<b>Liabilities</b>											
13.	Deposits:										
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200			455,585					13.a.	
(1)	Noninterest-bearing (4).....	6631	70,016						13.a.1.		
(2)	Interest-bearing.....	6636	385,569						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			30,000					16.	
17. and 18.	Not applicable										
19.	Subordinated notes and debentures (7).....	3200			0					19.	
20.	Other liabilities (from Schedule RC-G).....	2930			6,019					20.	
21.	Total liabilities (sum of items 13 through 20).....	2948			491,604					21.	
22.	Not applicable										

1 Includes cash items in process of collection and unposted debits.  
 2 Includes time certificates of deposit not held for trading.  
 3 Includes all securities resale agreements, regardless of maturity.  
 4 Includes noninterest-bearing, demand, time, and savings deposits.  
 5 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
 6 Includes all securities repurchase agreements, regardless of maturity.  
 7 Includes limited-life preferred stock and related surplus.

**Schedule RC—Continued**

Dollar Amounts in Thousands

	RCON	Tril	Bil	Mill	Thou	
<b>Equity Capital</b>						
<b>Bank Equity Capital</b>						
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			33,904		25.
26. a. Retained earnings.....	3632			14,972		26.a.
b. Accumulated other comprehensive income (1).....	530			228		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			49,206		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			49,206		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300			540,810		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 2015.....

RCON	Number	
6724	2	M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

2. Bank's fiscal year-end date.....

RCON	MM/DD	
8678	12/31	M.2.

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

2 Includes treasury stock and unearned Employee Stock Ownership Plan shares.



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

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

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
1.	Cash items in process of collection, unposted debits, and currency and coin:					
a.	Cash items in process of collection and unposted debits.....	0020		2,496		1.a.
b.	Currency and coin.....	0080		2,675		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		9,308		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		10,860		4.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010		25,339		5.

1 The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

### Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale							
	(Column A)				(Column B)				(Column C)				(Column D)			
	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		2,133	1293		2,164			2.a.
b.	Issued by U.S. Government-sponsored agencies (2).....	1294		0	1295		0	1297		1,762	1298		1,816			2.b.
3.	Securities issued by states and political subdivisions in the U.S.....	8496		0	8497		0	8498		33,530	8499		34,237			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			82	G303			82	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304			0	G305			0	G306			24,483	G307			24,734	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 <sup>1</sup> .....	G312			0	G313			0	G314			1,659	G315			1,702	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	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.

<sup>1</sup> 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 <sup>1</sup> .....	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			7,991	1741			8,090	6.a.
a. Other foreign debt securities.....	1742			0	1743			0	1744			0	1746			0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2).....									A510				A511				7.
									471				492				
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			72,111	1773			73,317	8.

<sup>1</sup> 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).

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

**Schedule RC-B—Continued**

**Memoranda**

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
1. Pledged securities (1).....	0416		51,127	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		4,206	M.2.a.1.
(2) Over three months through 12 months.....	A550		235	M.2.a.2.
(3) Over one year through three years.....	A551		1,407	M.2.a.3.
(4) Over three years through five years.....	A552		5,214	M.2.a.4.
(5) Over five years through 15 years.....	A553		26,186	M.2.a.5.
(6) Over 15 years.....	A554		9,058	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		12,626	M.2.b.5.
(6) Over 15 years.....	A560		12,190	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		607	M.2.c.1.
(2) Over three years.....	A562		1,095	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		941	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	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>																	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):																	
a. Credit card receivables.....	B838			NR	B839			NR	B840			NR	B841			NR	M.5.a.
b. Home equity lines.....	B842			NR	B843			NR	B844			NR	B845			NR	M.5.b.
c. Automobile loans.....	B846			NR	B847			NR	B848			NR	B849			NR	M.5.c.
d. Other consumer loans.....	B850			NR	B851			NR	B852			NR	B853			NR	M.5.d.
e. Commercial and industrial loans.....	B854			NR	B855			NR	B856			NR	B857			NR	M.5.e.
f. Other.....	B858			NR	B859			NR	B860			NR	B861			NR	M.5.f.

<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

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

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

Dollar Amounts in Thousands

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)				(Column B) To Be Completed by All Banks			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans secured by real estate:								
a. Construction, land development, and other land loans:								
(1) 1-4 family residential construction loans.....		F158	8,032					1.a.1.
(2) Other construction loans and all land development and other land loans.....		F159	10,249					1.a.2.
b. Secured by farmland (including farm residential and other improvements).....		1420	6,425					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	18,047					1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:								
(a) Secured by first liens.....		5367	130,469					1.c.2.a.
(b) Secured by junior liens.....		5368	7,689					1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....		1460	24,918					1.d.
e. Secured by nonfarm nonresidential properties:								
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....		F160	75,619					1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....		F161	71,443					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	213					3.
4. Commercial and industrial loans.....		1766	32,524					4.
a. To U.S. addressees (domicile).....	1763		32,524					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	1,417					6.b.
c. Automobile loans.....		K137	182					6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....		K207	2,165					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	12,683					8.

1 The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

**Schedule RC-C—Continued**

**Part I. Continued**

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets (1)				(Column B) To Be Completed by All Banks				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Loans to nondepository financial institutions and other loans:									
a. Loans to nondepository financial institutions.....					J454	0			9.a.
b. Other loans.....					J464	0			9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	0							9.b.1.
(2) All other loans (exclude consumer loans).....	J451	0							9.b.2.
10. Lease financing receivables (net of unearned income).....					2165	0			10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0							10.a.
b. All other leases.....	F163	0							10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....					2123	0			11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....					2122	402,075			12.

**Memoranda**

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

<sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.



**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

	Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1.f. (4) Loans to individuals for household, family, and other personal expenditures:								
(a) Credit cards.....	K098		0					M.1.f.4.a.
(b) Automobile loans.....	K203		0					M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204		0					M.1.f.4.c.
(5) Loans to foreign governments and official institutions.....	K212		0					M.1.f.5.
(6) Other loans (1).....	K267		0					M.1.f.6.
<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		11,732					M.2.a.1.
(2) Over three months through 12 months.....	A565		8,840					M.2.a.2.
(3) Over one year through three years.....	A566		10,101					M.2.a.3.
(4) Over three years through five years.....	A567		22,790					M.2.a.4.
(5) Over five years through 15 years.....	A568		37,442					M.2.a.5.
(6) Over 15 years.....	A569		38,575					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		88,766					M.2.b.1.
(2) Over three months through 12 months.....	A571		16,990					M.2.b.2.
(3) Over one year through three years.....	A572		51,825					M.2.b.3.
(4) Over three years through five years.....	A573		68,368					M.2.b.4.
(5) Over five years through 15 years.....	A574		34,069					M.2.b.5.
(6) Over 15 years.....	A575		10,627					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		22,512					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		394					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		22,964					M.4.

1 Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."  
 2 The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.  
 3 Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.  
 4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1 –4 family residential properties included in Schedule RC-N, 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.  
 5 Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1 –4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.  
 6 Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
5. To be completed by banks with \$300 million or more in total assets: (1) Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	B837		0	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	C391		NR	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779		1,939	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	C780		1,024	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) & 1.c.(2)(b)).....	F230		0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2015, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231		NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	F232		NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	F577		494	M.9.
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>				
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans.....	F578		NR	M.10.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F579		NR	M.10.a.2.
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F580		NR	M.10.a3a.
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens.....	F581		NR	M.10.a3b1.
(2) Secured by junior liens.....	F582		NR	M.10.a3b2.
(4) Secured by multifamily (5 or more) residential properties.....	F583		NR	M.10.a.4.
(5) Secured by nonfarm nonresidential properties.....	F584		NR	M.10.a.5.
b. Commercial and industrial loans.....	F585		NR	M.10.b.

<sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

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

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date				(Column B) Gross Contractual Amounts Receivable at Acquisition Date				(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected				
	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		54,629		G092		78,065		G093		13,218		M.12.a.
b. Commercial and industrial loans.....													
	G094		302		G095		326		G096		4		M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....													
	G097		1,777		G098		2,585		G099		294		M.12.c.
d. All other loans and all leases.....													
	G100		713		G101		803		G102		0		M.12.d.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2015.</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 1.a.(1)(b)).....	RIAD G377			0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases.....	RCON G378		256,902		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					
15. Reverse mortgages:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, part I, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466			NR	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467			NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468			NR	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469			NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCON J470	Bil	Mil	Thou	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471			NR	M.15.c.2.

# Schedule RC-C—Continued

## Part II—Loans to Small Businesses and Small Farms

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

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

### Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1.

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

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

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

Number of Loans	
RCON	
5562	NR
5563	NR

2.a.

2.b.

Dollar Amounts in Thousands

3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):

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

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

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

(Column A) Number of Loans		(Column B) Amount Currently Outstanding			
RCON		RCON	Bil	Mil	Thou
5564	89	5565	3,296		
5566	98	5567	12,099		
5568	110	5569	44,068		
5570	199	5571	4,645		
5572	66	5573	5,895		
5574	43	5575	11,225		

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

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

# Schedule RC-C—Continued

## Part II—Continued

### Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	NO

5.

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

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

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

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

Number of Loans	
RCON	
5576	NR
5577	NR

6.a.

6.b.

- 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.).....

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	19	5579		492	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	16	5581		1,504	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	7	5583		1,376	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	7	5585		24	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		189	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
<b>Assets</b>				
1. U.S. Treasury securities.....	3531		NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532		NR	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533		NR	3.
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379		NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380		NR	4.b.
c. All other residential MBS.....	G381		NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197		NR	4.d.
e. All other commercial MBS.....	K198		NR	4.e.
5. Other debt securities:				
a. Structured financial products:				
(1) Cash.....	G383		NR	5.a.1.
(2) Synthetic.....	G384		NR	5.a.2.
(3) Hybrid.....	G385		NR	5.a.3.
b. All other debt securities.....	G386		NR	5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans.....	F604		NR	6.a.1.
(2) Secured by farmland (including farm residential and other improvements).....	F605		NR	6.a.2.
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	F606		NR	6.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens.....	F607		NR	6.a.3.b.1.
(2) Secured by junior liens.....	F611		NR	6.a.3.b.2.
(4) Secured by multifamily (5 or more) residential properties.....	F612		NR	6.a.4.
(5) Secured by nonfarm nonresidential properties.....	F613		NR	6.a.5.
b. Commercial and industrial loans.....	F614		NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F615		NR	6.c.1.
(2) Other revolving credit plans.....	F616		NR	6.c.2.
(3) Automobile loans.....	K199		NR	6.c.3.
(4) Other consumer loans.....	K210		NR	6.c.4.
d. Other loans.....	F618		NR	6.d.
7. and 8. Not applicable				
9. Other trading assets.....	3541		NR	9.
10. Not applicable				
11. Derivatives with a positive fair value.....	3543		NR	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545		NR	12.
<b>Liabilities</b>				
13. a. Liability for short positions.....	3546		NR	13.a.
b. Other trading liabilities.....	F624		NR	13.b.
14. Derivatives with a negative fair value.....	3547		NR	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548		NR	15.

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

**Schedule RC-D—Continued**

**Memoranda**

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



# Schedule RC-D—Continued

## Memoranda—Continued

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

1 Exclude equity securities.

# Schedule RC-E—Deposit Liabilities

	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	
Dollar Amounts in Thousands													
<b>Deposits of:</b>													
1. Individuals, partnerships, and corporations.....	B549		169,698							B550		227,960	1.
2. U.S. Government.....	2202		2							2520		0	2.
3. States and political subdivisions in the U.S.....	2203		35,906							2530		15,787	3.
4. Commercial banks and other depository institutions in the U.S.....	B551		72							B552		6,160	4.
5. Banks in foreign countries.....	2213		0							2236		0	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216		0							2377		0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215		205,678	2210		93,724			2385		249,907	7.	

## Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835		34,599		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) <b>(to be completed for the December report only)</b> .....	5590		NR		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223		0		M.1.f.

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

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

**Schedule RC-E—Continued**

**Memoranda—Continued**

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs).....	6810		41,588	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		72,091	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		79,537	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		46,571	M.2.c.
d. Total time deposits of more than \$250,000.....	J474		10,120	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		11,607	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1), (2)				
(1) Three months or less.....	A579		15,951	M.3.a.1.
(2) Over three months through 12 months.....	A580		19,720	M.3.a.2.
(3) Over one year through three years.....	A581		34,314	M.3.a.3.
(4) Over three years.....	A582		9,552	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		33,969	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		8,220	M.4.a.1.
(2) Over three months through 12 months.....	A585		13,659	M.4.a.2.
(3) Over one year through three years.....	A586		27,433	M.4.a.3.
(4) Over three years.....	A587		7,379	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		17,688	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		3,855	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	YES / NO		
	P752	YES		M.5.

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

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

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.  
 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.  
 3 Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.  
 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c. and 2.d.  
 5 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

# Schedule RC-E—Continued

## Memoranda—Continued

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

### Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1.	Accrued interest receivable (1).....			B556		1,610		1.
2.	Net deferred tax assets (2).....			2148		7,097		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		1,596		4.
5.	Life insurance assets:							
a.	General account life insurance assets.....			K201		8,749		5.a.
b.	Separate account life insurance assets.....			K202		0		5.b.
c.	Hybrid account life insurance assets.....			K270		3,097		5.c.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....			2168		2,145		6.
a.	Prepaid expenses.....	2166	1,740					6.a.
b.	Repossessed personal property (including vehicles).....	1578	0					6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0					6.c.
d.	Retained interests in accrued interest receivable related to securitized credit cards.....	C436	0					6.d.
e.	FDIC loss-sharing indemnification assets.....	J448	0					6.e.
f.	Not applicable							
g.	TEXT 3549	3549	0					6.g.
h.	TEXT 3550	3550	0					6.h.
i.	TEXT 3551	3551	0					6.i.
7.	Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....			2160		24,294		7.

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

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

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

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

### Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. a.	Interest accrued and unpaid on deposits (1).....			3645		230		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646		1,482		1.b.
2.	Net deferred tax liabilities (2).....			3049		0		2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557		46		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....			2938		4,261		4.
a.	Accounts payable.....	3066	0					4.a.
b.	Deferred compensation liabilities.....	C011	1,989					4.b.
c.	Dividends declared but not yet payable.....	2932	0					4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0					4.d.
e.	TEXT 3552 Pension liability	3552	1,394					4.e.
f.	TEXT 3553	3553	0					4.f.
g.	TEXT 3554	3554	0					4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930		6,019		5.

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

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

# Schedule RC-K—Quarterly Averages (1)

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
<b>Assets</b>					
1.	Interest-bearing balances due from depository institutions.....	3381	8,998		1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	4,090		2.
3.	Mortgage-backed securities (2).....	B559	26,875		3.
4.	All other securities (2), (3) (includes securities issued by states and political subdivisions in the U.S.).....	B560	42,026		4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365	808		5.
6.	Loans:				
a.	Total loans.....	3360	406,758		6.a.
b.	Loans secured by real estate:				
(1)	Loans secured by 1-4 family residential properties.....	3465	156,260		6.b.1.
(2)	All other loans secured by real estate.....	3466	200,418		6.b.2.
c.	Commercial and industrial loans.....	3387	33,298		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	3,807		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	544,168		9.
<b>Liabilities</b>					
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485	139,933		10.
11.	Nontransaction accounts:				
a.	Savings deposits (includes MMDAs).....	B563	111,624		11.a.
b.	Time deposits of \$100,000 or more.....	A514	57,559		11.b.
c.	Time deposits of less than \$100,000.....	A529	79,202		11.c.
12.	Federal funds purchased and securities sold under agreements to repurchase.....	3353	0		12.
13.	To be completed by banks with \$100 million or more in total assets: (4) Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	3355	34,593		13.

## Memorandum

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
<i>Memorandum item 1 is to be completed by: (4)</i>					
<ul style="list-style-type: none"> <li>banks with \$300 million or more in total assets, and</li> <li>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.</li> </ul>					
1.	Loans to finance agricultural production and other loans to farmers.....	3386	221		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, 2015, 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		13,905		1.a.			
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>									
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a. above).....									
		J477		NR		1.a.1.			
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a. above).....									
		J478		NR		1.a.2.			
b. Credit card lines.....									
		3815		0		1.b.			
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>									
(1) Unused consumer credit card lines.....									
		J455		0		1.b.1.			
(2) Other unused credit card lines.....									
		J456		0		1.b.2.			
c. Commitments to fund commercial real estate, construction, and land development loans:									
(1) Secured by real estate:									
(a) 1-4 family residential construction loan commitments.....									
		F164		3,845		1.c.1.a.			
(b) Commercial real estate, other construction loan, and land development loan commitments.....									
		F165		1,224		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		15,326		1.e.1.			
(2) Loans to financial institutions.....									
		J458		0		1.e.2.			
(3) All other unused commitments.....									
		J459		13,258		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		NR		2.a.			
3. Performance standby letters of credit.....									
		3821		3,330		3.			
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>									
a. Amount of performance standby letters of credit conveyed to others.....									
		3822		NR		3.a.			
4. Commercial and similar letters of credit.....									
		3411		0		4.			
5. Not applicable									
6. Securities lent and borrowed:									
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....									
		3433		0		6.a.			
b. Securities borrowed.....									
		3432		0		6.b.			
7. Credit derivatives:									
a. Notional amounts:									
(1) Credit default swaps.....									
		C968		0	C969		0		7.a.1.
(2) Total return swaps.....									
		C970		0	C971		0		7.a.2.
(3) Credit options.....									
		C972		0	C973		0		7.a.3.
(4) Other credit derivatives.....									
		C974		0	C975		0		7.a.4.

1 The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2015, Report of Condition.

**Schedule RC-L—Continued**

Dollar Amounts in Thousands	(Column A) Sold Protection				(Column B) Purchased Protection				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	7. b. Gross fair values:								
(1) Gross positive fair value.....	C219		0		C221		0		7. b.1.
(2) Gross negative fair value.....	C220		0		C222		0		7. b.2.
7. c. Notional amounts by regulatory capital treatment: (1)									
(1) Positions covered under the Market Risk Rule:									RCON   Bil   Mil   Thou
(a) Sold protection .....	G401		0						7. c.1. a.
(b) Purchased protection .....	G402		0						7. c.1. b.
(2) All other positions:									RCON   Bil   Mil   Thou
(a) Sold protection .....	G403		0						7. c.2. a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	G404		0						7. c.2. b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	G405		0						7. c.2. c.

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

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

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**

11. Year-to-date merchant credit card sales volume:

a. Sales for which the reporting bank is the acquiring bank .....	RCON C223	Tril Bil Mil Thou	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk .....	RCON C224	Tril Bil Mil Thou	0	11.b.

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts	
	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	Tril Bil Mil Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCON 8693	RCON 8694	RCON 8695	RCON 8696	12.a.
	0	0	0	0	
b. Forward contracts.....	RCON 8697	RCON 8698	RCON 8699	RCON 8700	12.b.
	0	0	0	0	
c. Exchange-traded option contracts:					
(1) Written options.....	RCON 8701	RCON 8702	RCON 8703	RCON 8704	12.c.1.
	0	0	0	0	
(2) Purchased options.....	RCON 8705	RCON 8706	RCON 8707	RCON 8708	12.c.2.
	0	0	0	0	
d. Over-the-counter option contracts:					
(1) Written options.....	RCON 8709	RCON 8710	RCON 8711	RCON 8712	12.d.1.
	0	0	0	0	
(2) Purchased options.....	RCON 8713	RCON 8714	RCON 8715	RCON 8716	12.d.2.
	0	0	0	0	
e. Swaps.....	RCON 3450	RCON 3826	RCON 8719	RCON 8720	12.e.
	0	0	0	0	
13. Total gross notional amount of derivative contracts held for trading.....	RCON A126	RCON A127	RCON 8723	RCON 8724	13.
	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	14.
	0	0	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCON A589				14.a.
	0				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCON 8733	RCON 8734	RCON 8735	RCON 8736	15.a.1.
	0	0	0	0	
(2) Gross negative fair value.....	RCON 8737	RCON 8738	RCON 8739	RCON 8740	15.a.2.
	0	0	0	0	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCON 8741	RCON 8742	RCON 8743	RCON 8744	15.b.1.
	0	0	0	0	
(2) Gross negative fair value.....	RCON 8745	RCON 8746	RCON 8747	RCON 8748	15.b.2.
	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)				(Column B)				(Column C)				(Column D)				(Column E)				
	Banks and Securities Firms				Monoline Financial Guarantors				Hedge Funds				Sovereign Governments				Corporations and All Other Counterparties				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	Dollar Amounts in Thousands																				
16. Over-the counter derivatives:																					
a. Net current credit exposure.....	G418		NR		G419		NR		G420		NR		G421		NR		G422		NR		16.a.
b. Fair value of collateral:																					
(1) Cash—U.S. dollar.....	G423		NR		G424		NR		G425		NR		G426		NR		G427		NR		16.b.1.
(2) Cash—Other currencies.....	G428		NR		G429		NR		G430		NR		G431		NR		G432		NR		16.b.2.
(3) U.S. Treasury securities.....	G433		NR		G434		NR		G435		NR		G436		NR		G437		NR		16.b.3.
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438		NR		G439		NR		G440		NR		G441		NR		G442		NR		16.b.4.
(5) Corporate bonds.....	G443		NR		G444		NR		G445		NR		G446		NR		G447		NR		16.b.5.
(6) Equity securities.....	G448		NR		G449		NR		G450		NR		G451		NR		G452		NR		16.b.6.
(7) All other collateral.....	G453		NR		G454		NR		G455		NR		G456		NR		G457		NR		16.b.7.
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458		NR		G459		NR		G460		NR		G461		NR		G462		NR		16.b.8.

<sup>1</sup> The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

# Schedule RC-M—Memoranda

		Dollar Amounts in Thousands			RC	CON	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		11,720						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.....										
		Number								
		6165		3						1.b.
2. Intangible assets other than goodwill:										
a. Mortgage servicing assets.....										
		3164		0						2.a.
(1) Estimated fair value of mortgage servicing assets.....										
		A590		0						2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....										
		B026		0						2.b.
c. All other identifiable intangible assets.....										
		5507		1,425						2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....										
		0426		1,425						2.d.
3. Other real estate owned:										
a. Construction, land development, and other land.....										
		5508		265						3.a.
b. Farmland.....										
		5509		0						3.b.
c. 1-4 family residential properties.....										
		5510		319						3.c.
d. Multifamily (5 or more) residential properties.....										
		5511		25						3.d.
e. Nonfarm nonresidential properties.....										
		5512		434						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		1,043						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		25,000						5.a.1.a.
(b) Over one year through three years.....										
		F056		5,000						5.a.1.b.
(c) Over three years through five years.....										
		F057		0						5.a.1.c.
(d) Over five years.....										
		F058		0						5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2).....										
		2651		25,000						5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....										
		F059		0						5.a.3.
b. Other borrowings:										
(1) Other borrowings with a remaining maturity or next repricing date of: (3)										
(a) One year or less.....										
		F060		0						5.b.1.a.
(b) Over one year through three years.....										
		F061		0						5.b.1.b.
(c) Over three years through five years.....										
		F062		0						5.b.1.c.
(d) Over five years.....										
		F063		0						5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4).....										
		B571		0						5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....										
		3190		30,000						5.c.

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

**Schedule RC-M—Continued**

Dollar Amounts in Thousands

RCON	YES / NO
B569	YES

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

RCON	Bil	Mil	Thou
B570			0

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

8. Internet Website addresses and physical office trade names:

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

TEXT	
4087	http:// http://www.riverviewbankpa.com

8.a.

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

TE01	
N528	http:// http://www.fnbmarysville.com

(1) 8.b.1.

TE02	
N528	http:// http://www.halifaxbankpa.com

(2) 8.b.2.

TE03	
N528	http:// http://www.halifaxnational.com

(3) 8.b.3.

TE04	
N528	http:// http://www.marysvillebank.com

(4) 8.b.4.

TE05	
N528	http:// http://www.marysvillebankpa.com

(5) 8.b.5.

TE06	
N528	http:// http://www.riverviewfinancialcorp.com

(6) 8.b.6.

TE07	
N528	http:// http://www.riverviewfinancialcorporation.com

(7) 8.b.7.

TE08	
N528	http:// http://www.riverviewnational.com

(8) 8.b.8.

TE09	
N528	http:// www.citizensmeyersdale.com

(9) 8.b.9.

TE10	
N528	http://

(10) 8.b.10.

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

TE01	
N529	Halifax Bank, an operating division of Riverview Bank

(1) 8.c.1.

TE02	
N529	Marysville Bank, an operating division of Riverview Bank

(2) 8.c.2.

TE03	
N529	Citizens Neighborhood Bank, an operating division of Riverview Bank

(3) 8.c.3.

TE04	
N529	

(4) 8.c.4.

TE05	
N529	

(5) 8.c.5.

TE06	
N529	

(6) 8.c.6.

RCON	YES / NO
4088	YES

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

10. Secured liabilities:

RCON	Bil	Mil	Thou
F064			0

a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)..... 10.a.

RCON	Bil	Mil	Thou
F065			0

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))..... 10.b.

RCON	YES / NO
G463	YES

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?..... 11.

RCON	YES / NO
G464	NO

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?..... 12.

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

**Schedule RC-M—Continued**

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

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

2 The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

**Schedule RC-M—Continued**

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

<sup>1</sup> 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	
N517		NR	16.a.1.
N518		NR	16.a.2.
N519		NR	16.a.3.
N520		NR	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?

RCON		YES / NO	
N521		NR	16.b.

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

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

RCON		Number	
N522		NR	16.c.

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

RCON		Number	
N523		NR	16.d.1.
RCON		Bill   Mil   Thou	
N524		NR	16.d.2.
RCON		Number	
N527		NR	16.d.3.

<sup>1</sup> Report information about international electronic transfers of funds offered to consumers in the United States that:  
(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or  
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).  
For purposes of this item 16, such transfers are referred to as international remittance transfers.  
Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

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

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	Dollar Amounts in Thousands												
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans secured by real estate:													
a. Construction, land development, and other land loans:													
(1) 1-4 family residential construction loans.....	F172		56		F174		0		F176		0		1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173		0		F175		0		F177		0		1.a.2.
b. Secured by farmland.....	3493		10		3494		0		3495		0		1.b.
c. Secured by 1-4 family residential properties:													
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398		48		5399		0		5400		36		1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:													
(a) Secured by first liens.....	C236		234		C237		153		C229		989		1.c.2.a.
(b) Secured by junior liens.....	C238		6		C239		12		C230		34		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499		2,134		3500		0		3501		0		1.d.
e. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178		101		F180		0		F182		496		1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179		0		F181		0		F183		0		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834		0		B835		0		B836		0		2.
3. Not applicable													
4. Commercial and industrial loans.....	1606		39		1607		34		1608		394		4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575		0		B576		0		B577		0		5.a.
b. Automobile loans.....	K213		0		K214		0		K215		0		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216		0		K217		0		K218		0		5.c.
6. Loans to foreign governments and official institutions.....	5389		0		5390		0		5391		0		6.
7. All other loans (1).....	5459		0		5460		0		5461		0		7.
8. Lease financing receivables.....	1226		0		1227		0		1228		0		8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505		0		3506		0		3507		0		9.

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



**Schedule RC-N—Continued**

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

	Dollar Amounts in Thousands												
	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036		0		K037		0		K038		0		10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039		0		K040		0		K041		0		10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042		0		K043		0		K044		0		10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate:													
(1) Construction, land development, and other land loans:													
(a) 1-4 family residential construction loans.....	K045		0		K046		0		K047		0		11.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048		0		K049		0		K050		0		11.a.1.b.
(2) Secured by farmland.....	K051		0		K052		0		K053		0		11.a.2.
(3) Secured by 1-4 family residential properties:													
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054		0		K055		0		K056		0		11.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens.....	K057		0		K058		0		K059		0		11.a.3.b1.
(2) Secured by junior liens.....	K060		0		K061		0		K062		0		11.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063		0		K064		0		K065		0		11.a.4.
(5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066		0		K067		0		K068		0		11.a.5.a.
(b) Loans secured by other nonfarm nonresidential properties.....	K069		0		K070		0		K071		0		11.a.5.b.
b. Not applicable													
c. Commercial and industrial loans.....	K075		0		K076		0		K077		0		11.c.

**Schedule RC-N—Continued**

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

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

2 The \$300 million asset size test and the 5 percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

**Schedule RC-N—Continued**

**Memoranda**

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	Dollar Amounts in Thousands											
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):												
a. Construction, land development, and other land loans:												
(1) 1-4 family residential construction loans.....	K105		0		K106		0		K107		0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108		0		K109		0		K110		0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F661		0		F662		12		F663		10	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K111		0		K112		0		K113		0	M.1.c.
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114		0		K115		0		K116		214	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117		0		K118		0		K119		0	M.1.d.2.
e. Commercial and industrial loans.....	K257		0		K258		0		K259		135	M.1.e.
<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):<sup>1</sup></i>												
(1) To U.S. addressees (domicile).....	K120		0		K121		0		K122		135	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123		0		K124		0		K125		0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126		0		K127		0		K128		0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>												
(1) Loans secured by farmland.....	K130		0		K131		0		K132		0	M.1.f.1.
(2) Loans to depository institutions and acceptances of other banks.....	K134		0		K135		0		K136		0	M.1.f.2.
(3) Not applicable												

<sup>1</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

**Schedule RC-N—Continued**

**Memoranda—Continued**

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

1 Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."  
2 The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2015, Report of Condition.

**Schedule RC-N—Continued**

**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
<i>Memorandum item 4 is to be completed by: (1)</i>													
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets</li> <li>• 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:</li> </ul>													
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		M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale.....	C240		0		C241		0		C226		0		M.5.a.
b. Loans measured at fair value:													
(1) Fair value.....	F664		0		F665		0		F666		0		M.5.b.1.
(2) Unpaid principal balance.....	F667		0		F668		0		F669		0		M.5.b.2.

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<i>Memorandum item 6 is to be completed by banks with \$300 million or more in total assets: (1)</i>									
6. Derivative contracts:									
Fair value of amounts carried as assets.....	3529		0		3530		0		M.6.
7. Additions to nonaccrual assets during the quarter.....	C410		0						M.7.
8. Nonaccrual assets sold during the quarter.....	C411		0						M.8.

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):													
a. Outstanding balance.....	L183		0		L184		0		L185		204		M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186		0		L187		0		L188		138		M.9.b.

<sup>1</sup> 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, 2015, Report of Condition.

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

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

		Dollar Amounts in Thousands			RCON	Bil	Mil	Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236	455,815						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	544,168						4.
a.	Averaging method used								
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1					4.a
5.	Average tangible equity for the calendar quarter (1).....	K654	41,485						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.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>								
a.	Fully consolidated reciprocal brokered deposits.....	L190	NR						9.a
10.	Banker's bank certification:								
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	K656	YES / NO	NO					10.
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>								
a.	Banker's bank deduction.....	K657	NR						10.a
b.	Banker's bank deduction limit.....	K658	NR						10.b
11.	Custodial bank certification:								
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	K659	YES / NO	NO					11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.</i>								
a.	Custodial bank deduction.....	K660	NR						11.a
b.	Custodial bank deduction limit.....	K661	NR						11.b

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

# Schedule RC-O—Continued

## Memoranda

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):								
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)								
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....				F049		320,351		M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....								
		Number		F050		28,998		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		100,567		M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....								
		Number		F052		151		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		33,280		M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....								
		Number		F046		1,703		M.1.c.2.
1. d. Retirement deposit accounts of more than \$250,000: (1)								
(1) Amount of retirement deposit accounts of more than \$250,000.....				F047		1,618		M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....								
		Number		F048		6		M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>								
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....				5597			NR	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?								
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:								
TEXT				RCON	FDIC Cert. No.			
A545				A545	00000		M.3.	
4. and 5. Not applicable								

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.  
 2 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.  
 3 Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

**Schedule RC-O—Continued**

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

**Memoranda—Continued**

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
6. Criticized and classified items:					
a. Special mention .....	K663		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		NR		M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	K677		NR		M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	K669		NR		M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d) .....	K678		NR		M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>					
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):					
a. Construction, land development, and other land loans secured by real estate .....	N177		NR		M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties .....	N178		NR		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....	N179		NR		M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	N180		NR		M.13.d.
e. Commercial and industrial loans .....	N181		NR		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....	N182		NR		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....	N183		NR		M.13.g.
h. Non-agency residential mortgage-backed securities .....	M963		NR		M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14. Amount of the institution's largest counterparty exposure .....	K673		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			
	RCON	Bil	Mil	Thou
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	L189		NR	M.16.
<i>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.</i>				
17. Selected fully consolidated data for deposit insurance assessment purposes:				
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194		NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	L195		NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196		NR	M.17.c
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....	L197		NR	M.17.d

**Schedule RC-O—Continued**

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

Two-Year Probability of Default (PD)							
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	
<= 1%	1.01-4%	4.01-7%	7.01-10%	10.01-14%	14.01-16%	16.01-18%	
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	
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
	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
	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
	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
	CONF	CONF	CONF	CONF	CONF	CONF	CONF
e. Credit cards.....	RCON N040	RCON N041	RCON N042	RCON N043	RCON N044	RCON N045	RCON N046
	CONF	CONF	CONF	CONF	CONF	CONF	CONF
f. Automobile loans.....	RCON N055	RCON N056	RCON N057	RCON N058	RCON N059	RCON N060	RCON N061
	CONF	CONF	CONF	CONF	CONF	CONF	CONF
g. Student loans.....	RCON N070	RCON N071	RCON N072	RCON N073	RCON N074	RCON N075	RCON N076
	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
	CONF	CONF	CONF	CONF	CONF	CONF	CONF
i. Consumer leases.....	RCON N100	RCON N101	RCON N102	RCON N103	RCON N104	RCON N105	RCON N106
	CONF	CONF	CONF	CONF	CONF	CONF	CONF
j. Total.....	RCON N115	RCON N116	RCON N117	RCON N118	RCON N119	RCON N120	RCON N121
	CONF	CONF	CONF	CONF	CONF	CONF	CONF

**Schedule RC-O—Continued**

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)												(Column O)												
	(Column H)			(Column I)			(Column J)			(Column K)			(Column L)			(Column M)	(Column N)	PDs Were Derived Using (1) Number							
	18.01–20%			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	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 M971			RCON M972			RCON M973			RCON M974			RCON M975			RCON M976			RCON M977			RCON M978			M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCON M986			RCON M987			RCON M988			RCON M989			RCON M990			RCON M991			RCON M992			RCON M993			M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCON N002			RCON N003			RCON N004			RCON N005			RCON N006			RCON N007			RCON N008			RCON N009			M.18.c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON N017			RCON N018			RCON N019			RCON N020			RCON N021			RCON N022			RCON N023			RCON N024			M.18.d
e. Credit cards.....	RCON N047			RCON N048			RCON N049			RCON N050			RCON N051			RCON N052			RCON N053			RCON N054			M.18.e
f. Automobile loans.....	RCON N062			RCON N063			RCON N064			RCON N065			RCON N066			RCON N067			RCON N068			RCON N069			M.18.f
g. Student loans.....	RCON N077			RCON N078			RCON N079			RCON N080			RCON N081			RCON N082			RCON N083			RCON N084			M.18.g
h. Other consumer loans and revolving credit plans other than credit cards.....	RCON N092			RCON N093			RCON N094			RCON N095			RCON N096			RCON N097			RCON N098			RCON N099			M.18.h
i. Consumer leases.....	RCON N107			RCON N108			RCON N109			RCON N110			RCON N111			RCON N112			RCON N113			RCON N114			M.18.i
j. Total.....	RCON N122			RCON N123			RCON N124			RCON N125			RCON N126			RCON N127			RCON N128						M.18.j

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

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

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

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

1 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, 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			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands																				
<b>Assets</b>																				
1. Available-for-sale securities.....	1773		NR		G474		NR		G475		NR		G476		NR		G477		NR	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478		NR		G479		NR		G480		NR		G481		NR		G482		NR	2.
3. Loans and leases held for sale.....	G483		NR		G484		NR		G485		NR		G486		NR		G487		NR	3.
4. Loans and leases held for investment.....	G488		NR		G489		NR		G490		NR		G491		NR		G492		NR	4.
5. Trading assets:																				
a. Derivative assets.....	3543		NR		G493		NR		G494		NR		G495		NR		G496		NR	5.a.
b. Other trading assets.....	G497		NR		G498		NR		G499		NR		G500		NR		G501		NR	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240		NR		F684		NR		F692		NR		F241		NR		F242		NR	5.b.1.
6. All other assets.....	G391		NR		G392		NR		G395		NR		G396		NR		G804		NR	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502		NR		G503		NR		G504		NR		G505		NR		G506		NR	7.
<b>Liabilities</b>																				
8. Deposits.....	F252		NR		F686		NR		F694		NR		F253		NR		F254		NR	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507		NR		G508		NR		G509		NR		G510		NR		G511		NR	9.
10. Trading liabilities:																				
a. Derivative liabilities.....	3547		NR		G512		NR		G513		NR		G514		NR		G515		NR	10.a.
b. Other trading liabilities.....	G516		NR		G517		NR		G518		NR		G519		NR		G520		NR	10.b.
11. Other borrowed money.....	G521		NR		G522		NR		G523		NR		G524		NR		G525		NR	11.
12. Subordinated notes and debentures.....	G526		NR		G527		NR		G528		NR		G529		NR		G530		NR	12.
13. All other liabilities.....	G805		NR		G806		NR		G807		NR		G808		NR		G809		NR	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531		NR		G532		NR		G533		NR		G534		NR		G535		NR	14.

**Schedule RC-Q—Continued**

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

# Schedule RC-R

## Part I – Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands			RCOA	Bil	Mil	Thou
<b>Common Equity Tier 1 Capital</b>								
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	34,006					1.
2.	Retained earnings.....	3632	14,972					2.
3.	Accumulated other comprehensive income (AOCI).....	B530	228					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.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOA P839	0					4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	49,206					5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>								
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	4,757					6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	855					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	2,173					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	797					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	(569)					9.d.
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	0					9.e.
f.	To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	NR					9.f.
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:							
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	0					10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	0					10.b.
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851	0					11.
12.	Subtotal (item 5 minus items 6 through 11).....	P852	41,193					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		1,448		17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858		1,448		18.
<b>19. Common equity tier 1 capital (item 12 minus item 18).....</b>	P859		39,745		19.
<b>Additional Tier 1 Capital</b>					
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		1,448		24.
<b>25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....</b>	P865		0		25.
<b>Tier 1 Capital</b>					
<b>26. Tier 1 capital (sum of items 19 and 25).....</b>	8274		39,745		26.
<b>Tier 2 Capital</b>					
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		3,763		30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCOW		NR		30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCOA		9		31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870		3,772		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		NR		32.b.
33. LESS: Tier 2 capital deductions.....	P872		0		33.
<b>34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....</b>	5311		3,772		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		NR		34.b.
<b>Total Capital</b>					
<b>35. a. Total capital (sum of items 26 and 34.a).....</b>	RCOA		43,517		35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCOW		NR		35.b.



**Schedule RC-R—Continued**

**Part I - Continued**

Dollar Amounts in Thousands

	RCOA	Tril	Bil	Mil	Thou	
<b>Total Assets for the Leverage Ratio</b>						
36. Average total consolidated assets.....	3368			544,168		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			9,233		37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596			(569)		38.
<b>39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....</b>	A224			535,504		39.
<b>Total Risk-Weighted Assets</b>						
<b>40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....</b>	A223			390,351		40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCOW					
	A223			NR		40.b.

**Risk-Based Capital Ratios \***

	Column A		Column B		
	RCOA	Percentage	RCOW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	10.1819%	P793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	10.1819%	7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	11.1482%	7205	NR	43.

**Leverage Capital Ratios \***

	RCOA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39) .....	7204	7.4220%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined) .....			45.

**Capital Buffer \***

	RCOA		Percentage		
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:					
a. Capital conservation buffer .....	H311		3.1482%		46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer .....	RCOW	H312		NR	46.b.

Dollar Amounts in Thousands

	RCOA	Bil	Mil	Thou	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:					
47. Eligible retained income .....	H313			NR	47.
48. Distributions and discretionary bonus payments during the quarter .....	H314			NR	48.

\* Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

# Schedule RC-R—Continued

## Part II. Risk-Weighted Assets

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

	(Column A) Totals From Schedule RC			(Column B) Adjustments to Totals Reported in Column A			Allocation by Risk-Weight Category																			
	(Column C) 0%			(Column D) 2%			(Column E) 4%			(Column F) 10%			(Column G) 20%		(Column H) 50%		(Column I) 100%		(Column J) 150%							
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou		
Dollar Amounts in Thousands																										
<b>Balance Sheet Asset Categories (2)</b>																										
1. Cash and balances due from depository institutions.....	RCON D957	RCON S396	RCON D958													RCON D959	RCON S397	RCON D960	RCON S398							
	25,339	0	14,525													10,814	0	0	0							1.
2. Securities:	RCON D961	RCON S399	RCON D962													RCON D963	RCON D964	RCON D965	RCON S400							
a. Held-to-maturity securities.....	0	0	0													0	0	0	0							2.a.
b. Available-for-sale securities.....	RCON D966	RCON S402	RCON D967													RCON D968	RCON D969	RCON D970	RCON S403							2.b.
	73,317	1,197	2,297													56,761	4,591	7,991	0							
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972													RCON D973	RCON S410	RCON D974	RCON S411							
a. Federal funds sold.....	0		0													0	0	0	0							3.a.
b. Securities purchased under agreements to resell.....	RCON H171	RCON H172																								3.b.
	0	0																								
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173													RCON S415	RCON S416	RCON S417								
a. Residential mortgage exposures.....	594	0	0													0	594	0								4.a.
b. High volatility commercial real estate exposures.....	RCON S419	RCON S420	RCON H174													RCON H175	RCON H176	RCON H177	RCON S421							
	0	0	0													0	0	0	0							4.b.
c. Exposures past due 90 days or more or on nonaccrual (3).....	RCON S423	RCON S424	RCON S425													RCON S426	RCON S427	RCON S428	RCON S429							4.c.
	0	0	0													0	0	0	0							

1 For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 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)			(Column R)			(Column S)					
	Allocation by Risk-Weight Category																					Application of Other Risk-Weighting Approaches (4)								
	250% (5)			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount					
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>Balance Sheet Asset Categories (continued)</b>																														
1. Cash and balances due from depository institutions.....																														
2. Securities:																														
a. Held-to-maturity securities.....																														
b. Available-for-sale securities.....																														
3. Federal funds sold and securities purchased under agreements to resell:																														
a. Federal funds sold.....																														
b. Securities purchased under agreements to resell.....																														
4. Loans and leases held for sale:																														
a. Residential mortgage exposures.....																														
b. High volatility commercial real estate exposures.....																														
c. Exposures past due 90 days or more or on nonaccrual (6).....																														
				RCON S405						RCON S406												RCON H271			RCON H272					
				480						0												0			0					
																									RCON H273			RCON H274		
																									0			0		
																									RCON H275			RCON H276		
																									0			0		
																									RCON H277			RCON H278		
																									0			0		

<sup>4</sup> 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.

<sup>5</sup> Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

<sup>6</sup> 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			Allocation by Risk-Weight Category																																			
							0%			2%			4%			10%			20%			50%			100%			150%														
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou												
Dollar Amounts in Thousands																																										
4. Loans and leases held for sale (continued):	RCON S431			RCON S432			RCON S433																																			
d. All other exposures.....	0			0			0																																			
5. Loans and leases, net of unearned income:	RCON S439			RCON S440			RCON H178																																			
a. Residential mortgage exposures.....	162,737			0			0																																			
b. High volatility commercial real estate exposures.....	RCON S445			RCON S446			RCON H179																																			
c. Exposures past due 90 days or more or on nonaccrual (7).....	RCON S449			RCON S450			RCON S451																																			
d. All other exposures.....	RCON S457			RCON S458			RCON S459																																			
6. LESS: Allowance for loan and lease losses.....	RCON 3123			RCON 3123																																						
7. Trading assets.....	RCON D976			RCON S466			RCON D977																																			
8. All other assets (8).....	RCON D981			RCON S469			RCON D982																																			
a. Separate account bank-owned life insurance.....																																										
b. Default fund contributions to central counterparties.....																																										

<sup>7</sup> 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.  
<sup>8</sup> Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (9)	
	250% (10)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
4. Loans and leases held for sale (continued):									
d. All other exposures.....								RCON H279	RCON H280
								0	0
5. Loans and leases, net of unearned income:									
a. Residential mortgage exposures.....								RCON H281	RCON H282
								0	0
b. High volatility commercial real estate exposures.....								RCON H283	RCON H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual (11).....								RCON H285	RCON H286
								0	0
d. All other exposures.....								RCON H287	RCON H288
								0	0
6. LESS: Allowance for loan and lease losses.....									
		RCON H186	RCON H290	RCON H187				RCON H291	RCON H292
		0	0	0				0	0
7. Trading assets.....								RCON H294	RCON H295
		RCON H188	RCON S470	RCON S471				0	0
8. All other assets (12).....								RCON H296	RCON H297
a. Separate account bank-owned life insurance.....								3,097	3,097
b. Default fund contributions to central counterparties.....								RCON H298	RCON H299
								0	0

<sup>9</sup> 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.

<sup>10</sup> Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

<sup>11</sup> 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.

<sup>12</sup> Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

**Schedule RC-R—Continued**

**Part II—Continued**

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

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(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															
	Tril   Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	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	RCON D990	RCON S503					
	540,810	6,144	17,788				69,441	154,262	288,241	1,241					

	(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%	
Dollar Amounts in Thousands														
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
11. Total balance sheet assets.....		RCON S505	RCON S506	RCON S507				RCON S510	RCON H300					
		480	115	0				0	3,097					

<sup>13</sup> Simplified Supervisory Formula Approach.

<sup>14</sup> 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.

<sup>15</sup> Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF (16)	(Column B) Credit Equivalent Amount (17)	(Column C)	(Column D)	(Column E)	(Col 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											
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (18)</b>											
	Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou				Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
12. Financial standby letters of credit.....	RCON D991		RCON D992	RCON D993				RCON D994	RCON D995	RCON D996	RCON S511
	0	1.0	0	0				0	0	0	0
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512
	3,330	0.5	1,665	129				169	0	1,367	0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCON G606		RCON G607	RCON G608				RCON G609	RCON G610	RCON G611	RCON S513
	0	0.2	0	0				0	0	0	0
15. Retained recourse on small business obligations sold with recourse.....	RCON G612		RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514
	0	1.0	0	0				0	0	0	0

<sup>16</sup> Credit conversion factor.

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount (20)	(Column C)	(Column D)	(Column E)	(Col 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											
16. Repo-style transactions (21).....	RCON S515		RCON S516	RCON S517	RCON S518	RCON S519		RCON S520	RCON S521	RCON S522	RCON S523
	0	1.0	0	0	0	0		0	0	0	0
17. All other off-balance sheet liabilities.....	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524
	0	1.0	0	0				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	RCON S529	RCON S530	RCON S531
	10,820	0.2	2,164	0				0	338	1,826	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	RCON G628	RCON G629	RCON S539
	2,355	0.5	1,178	0				0	684	494	0
19. Unconditionally cancelable commitments .....	RCON S540		RCON S541								
	34,383	0.0	0								
20. Over-the-counter derivatives .....			RCON S542	RCON S543			RCON S544	RCON S545	RCON S546	RCON S547	RCON S548
			0	0			0	0	0	0	0
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557
			0	0	0	0		0	0	0	0
21. Centrally cleared derivatives .....	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197
	0			0				0	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 O)			(Column P)			(Column Q)			(Column R)			(Column S)		
	Allocation by Risk-Weight Category									Application of Other Risk-Weighting Approaches (23)					
	625%			937.5%			1250%			Credit Equivalent Amount			Risk-Weighted Asset Amount		
	Dollar Amounts in Thousands			Dollar Amounts in Thousands			Dollar Amounts in Thousands			Dollar Amounts in Thousands			Dollar Amounts in Thousands		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
16. Repo-style transactions (24).....															
17. All other off-balance sheet liabilities.....															
18. Unused commitments:															
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....															
b. Original maturity of one year or less to ABCP conduits.....															
18. c. Original maturity exceeding one year .....															
19. Unconditionally cancelable commitments .....															
20. Over-the-counter derivatives .....															
21. Centrally cleared derivatives .....															
22. Unsettled transactions (failed trades) (25).....															

<sup>23</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

<sup>25</sup> For item 22, the sum of columns C through Q must equal column A.

# Schedule RC-R—Continued

## Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)																
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	Bil	Mil	Thou
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....																								
	RCON G630			RCON S558			RCON S559			RCON S560			RCON G631			RCON G632			RCON G633			RCON S561		
	17,917			0			0			0			69,610			155,284			291,928			1,241		
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			13,922			77,642			291,928			1,862		

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
	Allocation by Risk-Weight Category						
	250% (26)	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....							
		RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568
		480	115	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 S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579
		1,440	460	0	0	0	0

	Dollar Amounts in Thousands					Totals
	RCON	Tril	Bil	Mil	Thou	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	.S580					391,799
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	.S581					0
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27).....	.B704					390,351
29. LESS: Excess allowance for loan and lease losses .....	.A222					0
30. LESS: Allocated transfer risk reserve .....	.3128					0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	.G641					390,351

<sup>26</sup> Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

<sup>27</sup> 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

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

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

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

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

**Schedule RC-S—Continued**

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

**Schedule RC-S—Continued**

	Dollar Amounts in Thousands																					
	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Bank Asset Sales</b>																						
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			11.
	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			12.
	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.a1.
(2) Conduits sponsored by other unrelated institutions.....	B807	0			M.3.a2.
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.b1.
(2) Conduits sponsored by other unrelated institutions.....	B809	0			M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup> .....	C407	NR			M.4.

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

<sup>2</sup> 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

- |      |          |
|------|----------|
| RCN  | YES / NO |
| A345 | YES      |
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T)..... 1.
- |      |          |
|------|----------|
| RCN  | YES / NO |
| A346 | YES      |
2. Does the institution exercise the fiduciary powers it has been granted?..... 2.
- |      |          |
|------|----------|
| RCN  | YES / NO |
| B867 | YES      |
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)..... 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)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Tril Bil Mil Thou			
<b>Fiduciary and Related Assets</b>	RCN B868	RCN B869	RCN B870	RCN B871	
4. Personal trust and agency accounts.....	NR	NR	NR	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCN B872	RCN B873	RCN B874	RCN B875	5.a.
b. Employee benefit - defined benefit.....	RCN B876	RCN B877	RCN B878	RCN B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCN B880	RCN B881	RCN B882	RCN B883	5.c.
6. Corporate trust and agency accounts.....	RCN B884	RCN B885	RCN C001	RCN C002	6.
7. Investment management and investment advisory agency accounts.....	RCN B886	RCN J253	RCN B888	RCN J254	7.
8. Foundation and endowment trust and agency accounts..	RCN J255	RCN J256	RCN J257	RCN J258	8.
9. Other fiduciary accounts.....	RCN B890	RCN B891	RCN B892	RCN B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCN B894	RCN B895	RCN B896	RCN B897	10.



**Schedule RC-T—Continued**

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

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

**Memoranda**

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

**Schedule RC-T—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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. l. Other common and preferred stocks.....	J296			NR	J297			NR	J298			NR	M.1.l.
m. Real estate mortgages.....	J299			NR	J300			NR	J301			NR	M.1.m.
n. Real estate.....	J302			NR	J303			NR	J304			NR	M.1.n.
o. Miscellaneous assets.....	J305			NR	J306			NR	J307			NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308			NR	J309			NR	J310			NR	M.1.p.

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

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

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



# Schedule RC-V—Variable Interest Entities

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

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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